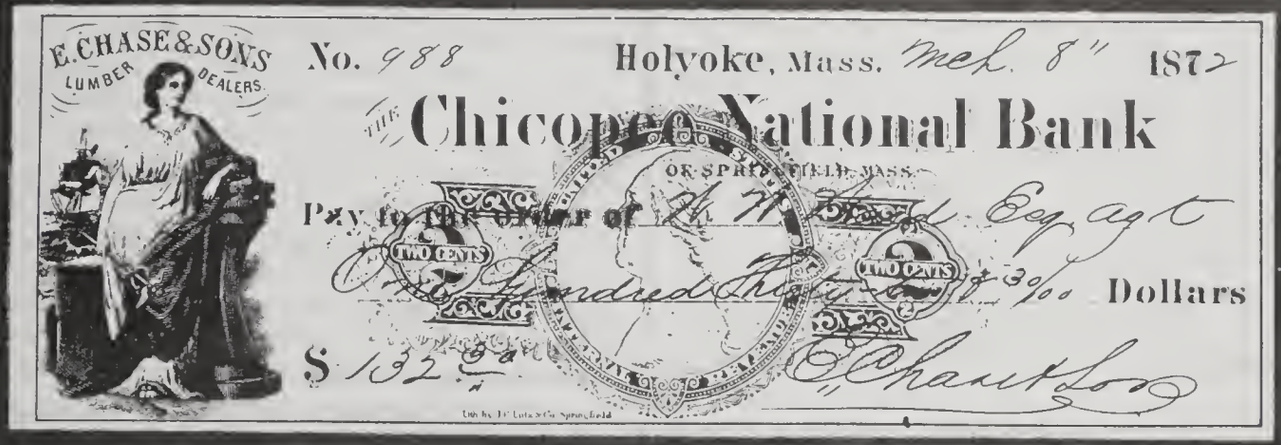
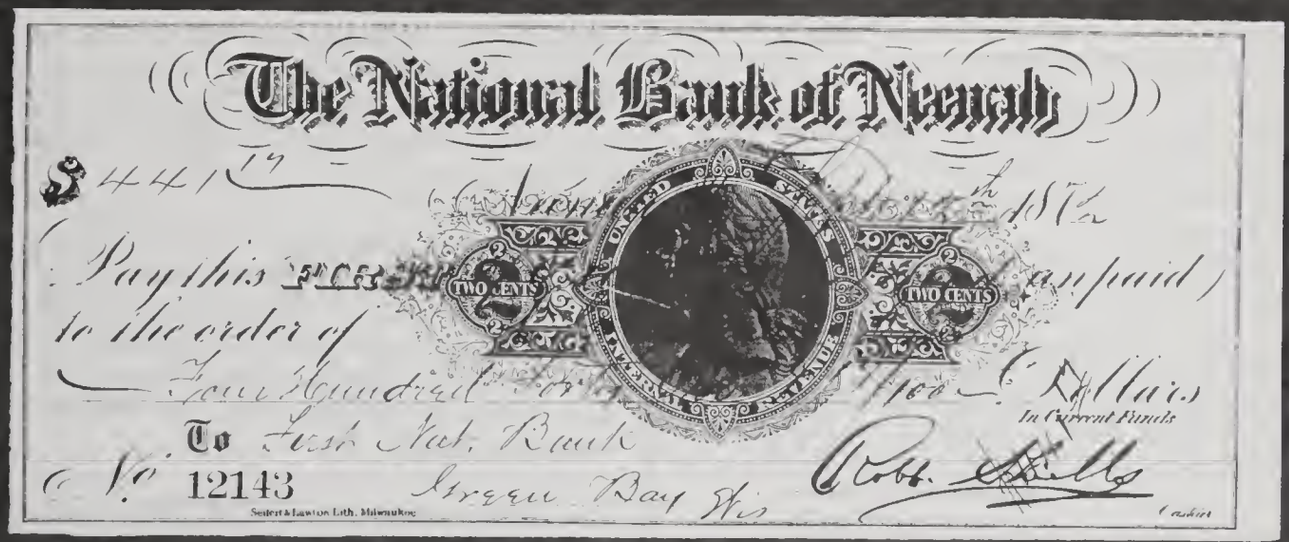
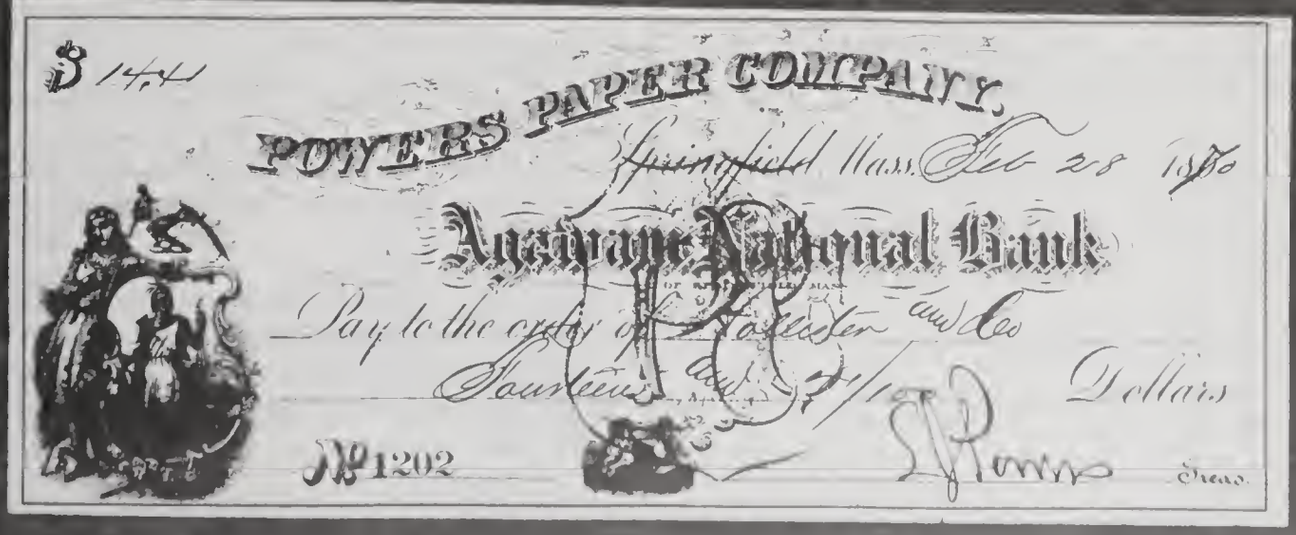
THE CHECK COLLECTOR

November 1993 — The Journal of THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC. — Number 28







THE CHECK COLLECTOR

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The Check Collector is issued four times a year for members of The American Society of Check Collectors, Inc. Subscription only by membership. Dues are $10.00 per year. Outside U.S.A., Canada and Mexico, add $5.00 per year. Send address changes to: The Secretary, ASCC, PO Box 577, Garrett Park, MD, 20896.

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To our members:
Write something for *The Check Collector*! We need articles about checks and check-related subjects. See the list of 32 areas of collecting interest on the Secretary's Page for ideas.

We retype all material. Photos require an original or a good, clear, black and white copy. Original checks sent in are copied and returned carefully and promptly. Finished check photos are 7" wide and or 2 1/2" high

Small, interesting "filler" material and items of less than one page are always welcome. Any questions, ask the Editor.

To our advertisers:
Deadline for advertising copy to run in the February 1994 issue of *The Check Collector* is February 5, 1993.

The Check Collector is an effective means to reach the check collecting hobby and our membership of collectors and dealers of checks and related financial documents. It contains feature articles about checks and check collecting and news about the hobby.

Advertising orders must be paid in advance and shall be restricted to checks and to check-related fiscal documents, publications, accessories and supplies. The ASCC accepts advertising in good faith, reserving the right to edit copy.

ASCC assumes no financial responsibility for typographical errors in advertising. However, it will reprint that portion of an advertisement in which the typographical error appeared upon prompt notification of such error.

All copy for ads must be camera ready.
Advertising rates are as follows:

One quarter page	$25.00/issue
Business card size	$10.00/issue

President's Letter

We are indeed living in a world of change and time has not exempted the ASCC from the changes that it has been inflicting upon us. Our organization has known lower postage and printing costs to be sure.

Of recent date, our Treasurer, Mike Zier, has sent on to the Editor his Treasurer's Report which appears in this issue of *The Check Collector*. In turn, and in advance of publication in TCC, the Editor has forwarded a copy of the Treasurer's Report along with some comments on "The State of the Society" to me.

It appears that our dues structure will soon have to be changed. I am certain that everyone who is involved in the day to day operation of the Society is mindful of the situation and that every effort has been made to control our cost of doing business. There are some expenses that are incurred on behalf of the Society that are absorbed by some of its officers. I am certain that we will have to increase our dues in the none too distant future if we are to continue to exist. We shall not treat this matter lightly and every effort will be made to keep our dues as low as possible. In fact, a very serious effort is now underway to effect economies in several areas of major expense to the Society.

As is well known to all of us, Bob Spence has been the Editor of *The Check Collector* for about seven years. He has done a great job and as the CEO of the Society, I am not ready to give him his walking papers. Further, we are most fortunate that Martha Cox lends the helping hand that makes his task somewhat lighter.

The burden of producing *The Check Collector* has been upon the shoulders of a few for a long, long time. Now is the time for all good men (and women) to come to the aid of the Society. Bob Spence feels that he is ready to retire and receive the pension (the pension fund is empty!) that he is justly entitled to receive. There is a very serious need for help in producing our publication and I call upon those of our membership who are willing and able to pitch in.

Don't just take your membership for granted! If you have any comment which you should like to make concerning the Society, I would be most happy to hear from you. Please help by letting us hear from you.

Table of Contents

President's Column	*Page 2*
The Graphic Co. New York Imprint	*Page 4*
Steamboat Vignettes -Boatmen's Bank, St. Louis	*Page 12*
May I Borror Your Pen?	*Page 15*
Bank of Seward (Alaska)	*Page 19*
A Nice Conversation Piece	*Page 21*
How Could This Be?	*Page 22*
More About Shows	*Page 23*
Around Our Hobby	*Page 24*
Check Pool Update	*Page 26*
Secretary's Report	*Page 27*
Across Our Desk	*Page 29*

Founded ASCC in 1969.

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

A non-profit organization organized under Section 501-(c)-(3).

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THE GRAPHIC CO. NEW YORK IMPRINT

by Edward N. Lipson

The top of page 140 of *Sterling's • Standard • Descriptive and Price Catalogue of the Revenue Stamps of the United States Fifth (1888) Edition* reads as follows:

1875-New York Series
(American Graphic Co.) New York

"H" Variety, 1. Head of Liberty at right in oval frame. Bank inscribed two cents at left and right; above and below in circle (2). Diamond-shaped bank above inscribed United States; below, Internal Revenue. Size 82 x 48 mm. Lozenge shape. Colors-Orange and deep orange on white and various fancy colored papers, with imprint of American Graphic Co. New York, below words Internal Revenue on checks. Impressed on face of check, in centre.

The "H" Variety, 1, referred to above is that which E.B. Sterling assigns to this variety. This variety is the same as that listed in the *Scott Specialized Catalogue of United States Stamps* as RN-G3. The *Scott Specialized Catalogue of United States Stamps* states that the Graphic Co. printed Revenue Stamped Paper in 1875. For the purposes of this article, it must be recognized that the Sterling H Variety 1 and the Scott G3 are one and the same. The *Scott Catalog* listing of this item reads as follows:

Imprint: "Graphic Co., New York" at left and right in minute type"

This information can be misleading as only the words "Graphic Co.", are at the left and only the words "New York" are on the right. The Scott Catalogue is absolutely right in using the words "in minute type" in its description of this imprint. This type is truly minute and it takes the trained eye to recognize it on a check. Those who own a *Castenholz Field Guide to Revenue Stamped Paper, Part 6 - New York State* would be well advised to look at page 81 of this guide. The illustration is quite clear and is indicative of the care shown by the publishers of the *Guide* in its production.

It cannot be overstated that this imprint on a check can be quite elusive because the size of the type is truly minute. Even when one is aware that they are looking at a true example of a G3 which has been previously identified, it takes a bit of concentration to recognize the imprint. However, once this imprint is known to the collector it will never be forgotten and the collector will recognize this scarce imprint with ease.

The author of this article on the Graphic Co. is indeed fortunate to have in his possession an unused check of the Bull's Head Bank which was prepared for use by the People's Savings Bank, New York. It was previously owned by Amon Carter of Dallas, a distinguished collector of coins, paper money and stamps. An illustration of this check is shown in figure 1. On the back of the check is handwritten in purple ink:

12/8/75
1st of this new type
by the Graphic Co.

The date shown on the back of this check serves to support the theory that the earliest Type G checks were the G3's and that the Scott RN-G1's were issued at a later date. Included in this article is a partial list of RN G3's and their dates of usage. In addition to these used checks, a group of unused G3's in this writer's collection are also listed. A record exists of a Type G3 used in December of 1875. Since the next usage known of a G3 is in February of 1876, this writer feels that the possibility exists that one digit of the 1875 year date was written in error. All of the RN G1's known to this writer were used from March 1876 onwards.

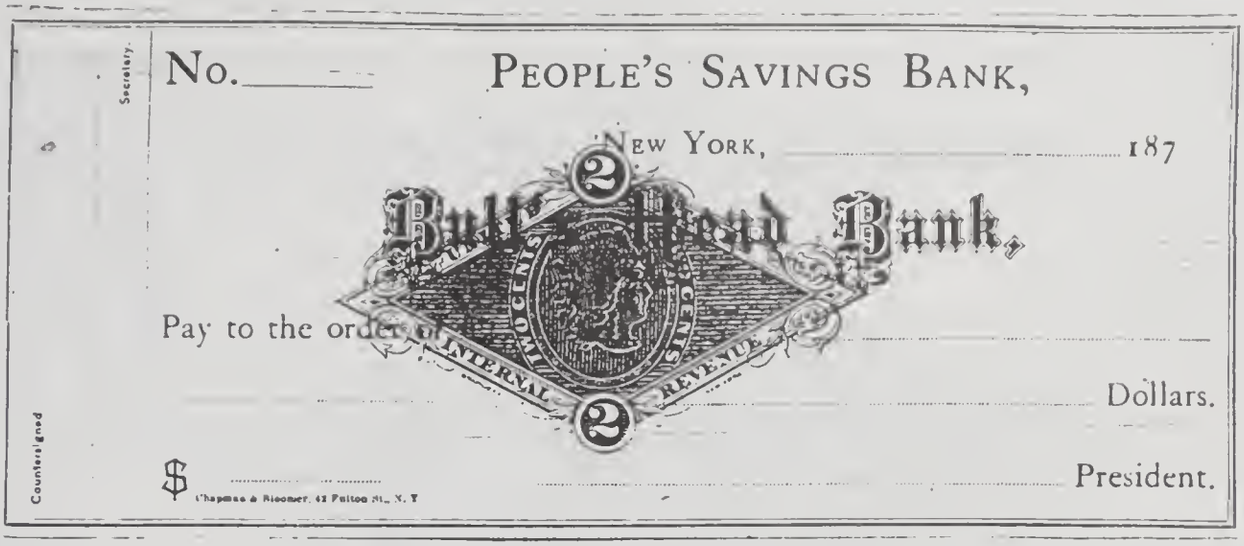


Figure 1. This RN G3, with the dated 12/8/75 notation on its back, is most significant in that it supports the belief that the RN G3 was actually issued and in use before that which Scott lists as RN-G1. N.B. The person who made this notation was aware of the Graphic Co.'s existence and that the Graphic Co. was authorized to print Revenue Stamped Paper.

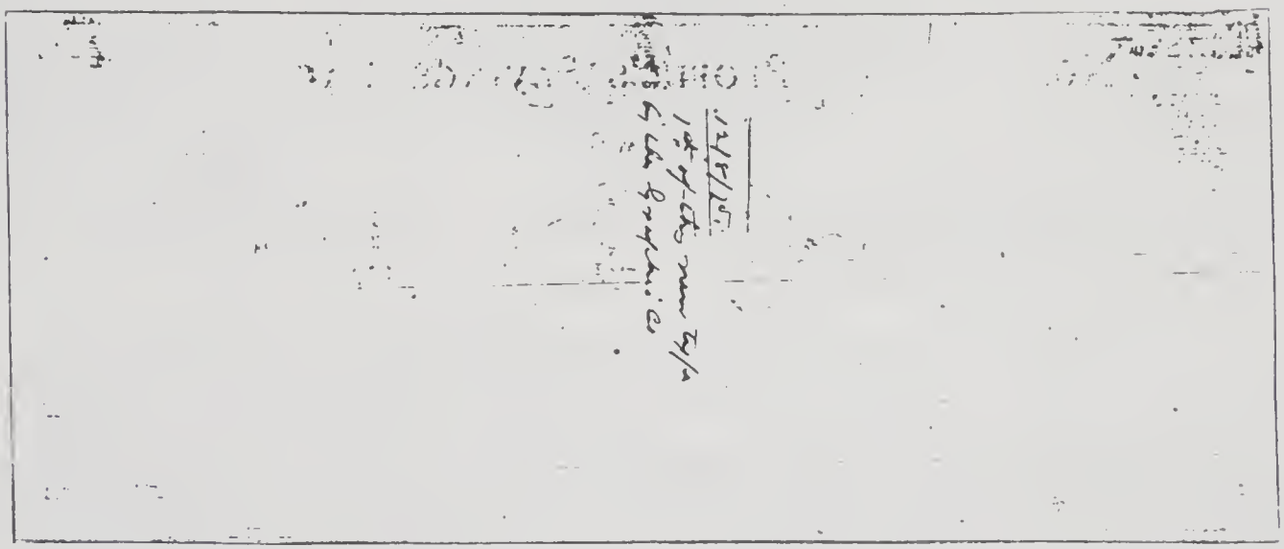


Figure 2. The back of the People's Savings Bank - Bull's Head Bank check showing the notation as to the date it was acquired. The handwritten date is of great significance to the serious collector of Revenue Stamped Paper.

A photo copy enlarged by 50% of a Proof on Card of the RN G3 imprint is shown in Figure 3. The photo copy has been enlarged in order to make recognition of the G3 Type easier for those who are unfamiliar with it. Some photo copies of interesting examples of RN G3 are also shown and a comment about each appears with the document that is illustrated. Most of the RN G3's known were used in New York and Pennsylvania. An RN G3 prepared for use in Colorado is of interest to those who are concerned with the geographical distribution of this RN Type. This G3 from Golden, Colorado is dated a mere three months after Colorado's status was changed from that of a territory to that of a state.

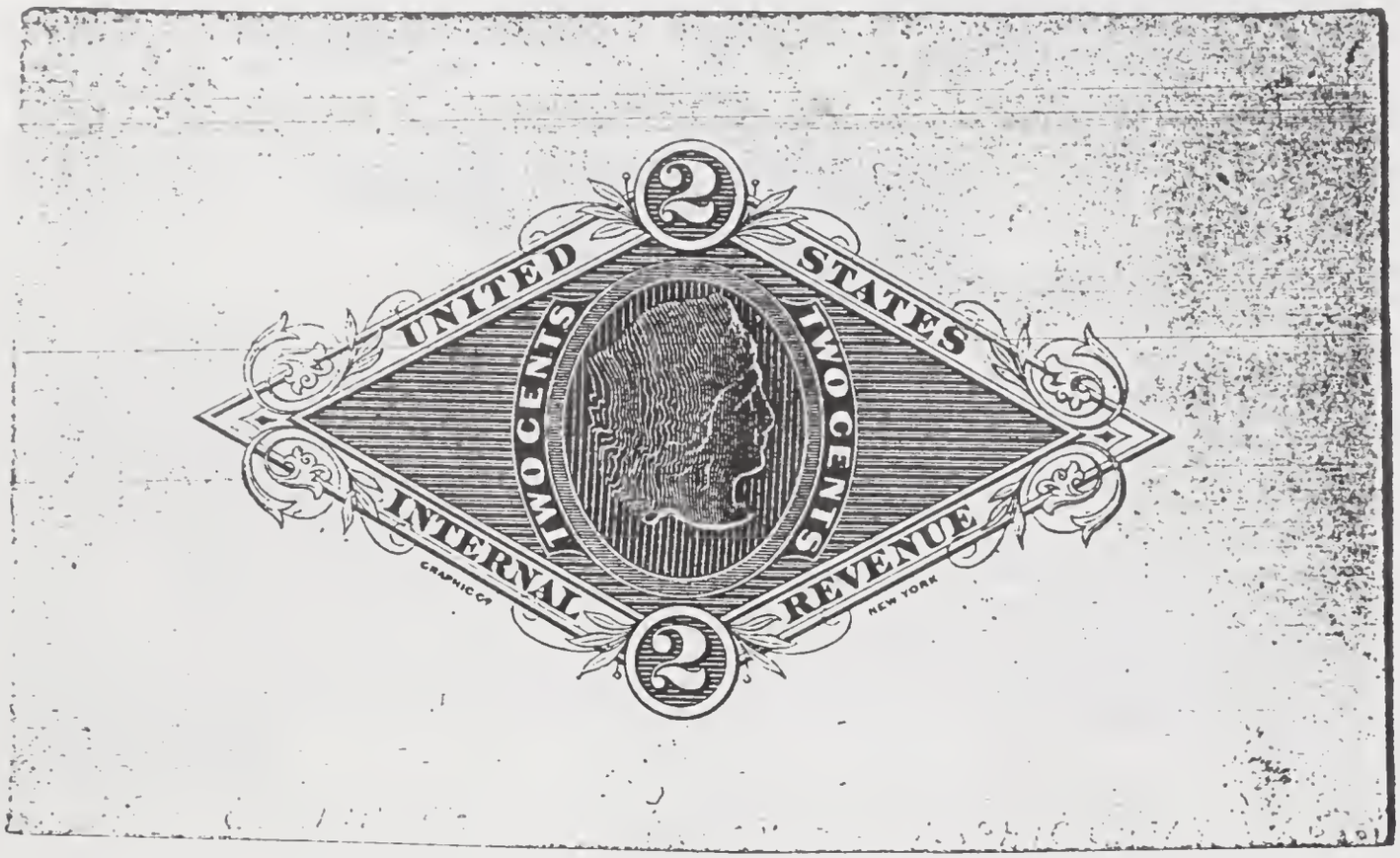


Figure 3. A Card Proof of the Graphic Co. Type 3a enlarged by 50% in order to show detail of the design. The words "Graphic Co." are below the word "Internal" in the design. The words "New York" are below the word "Revenue".

It is reported among those who actively collect Revenue Stamped Paper that the Graphic Co. was forced to remove the words "Graphic Co. New York" from the design of the RN imprint by the government. In 1866, at which time the American Phototype Co. produced the Type A imprint in black, they printed their name along side the imprinted stamp on a receipt form that was prepared for Phelps, Dodge & Co., New York. It appears that this practice was short lived as only one such usage is known to have taken place. This Phelps Dodge item was described in *The American Revenuer* by the lateJoseph Einstein to whose attention it was called by this writer. Apparently, Joe felt that the subject was of sufficent importance to justify an article for the *Revenuer*.

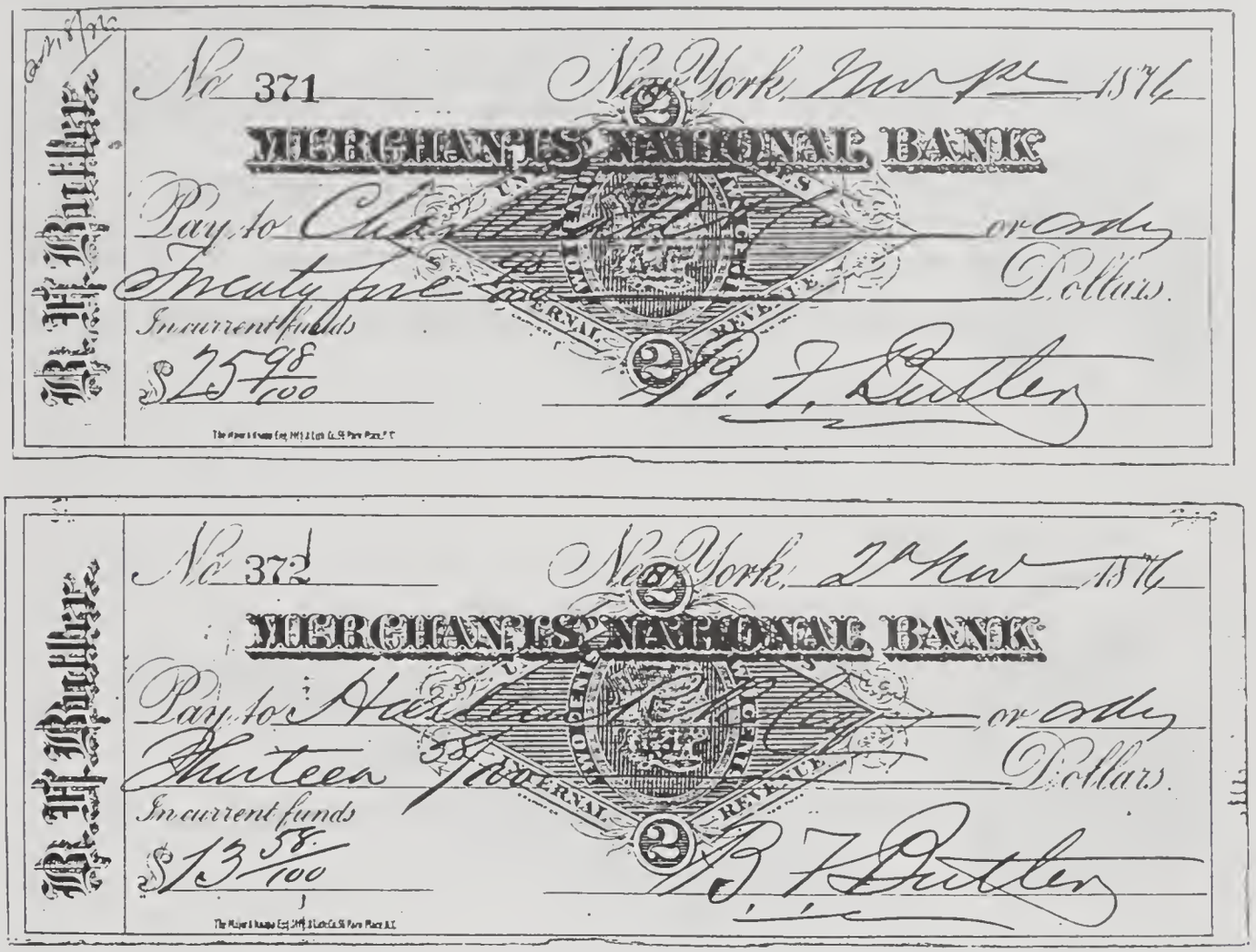


Figure 4. Two checks of RN Type 3a signed by Bejnamin F. Butler, a well known General and statesman of the Civil War period. The bottom check, payable to the Harlem Rail Road Co., is endorsed by Cornelius Vanderbilt Jr. whose family controlled the Railroad.

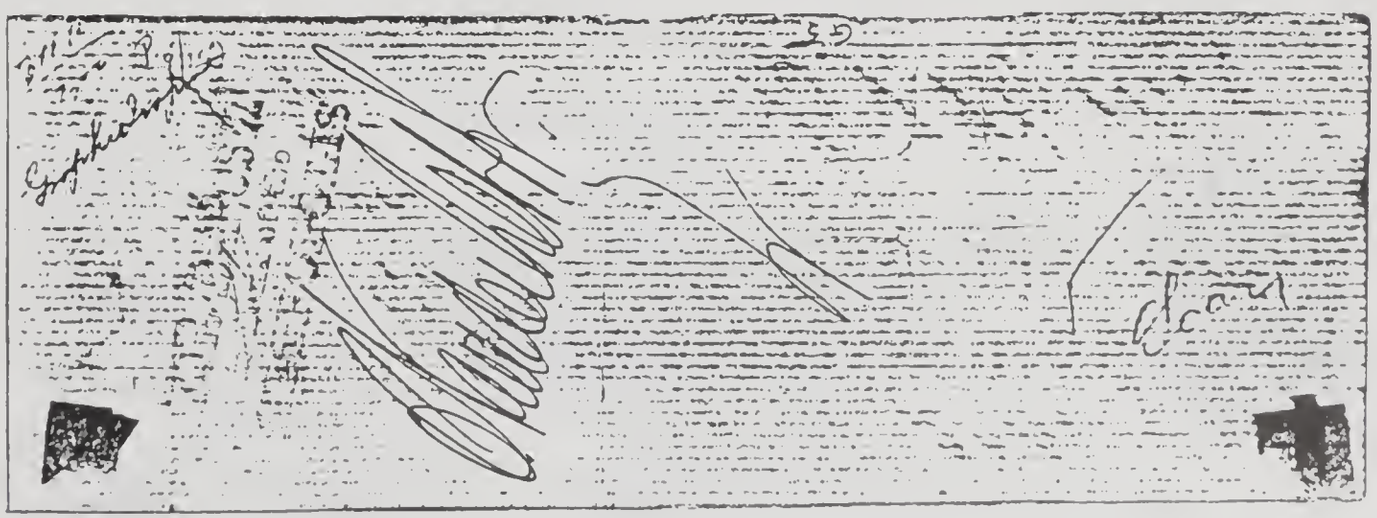


Figure 5. The back of the check issued by B.F. Butler payable to the Harlem RailRoad Co. It bears the handwritten endorsement of Cornelius Vanderbilt, Jr. The dark areas in the lower corners are remnants of old stamp hinges.

Figure 6. The check at the top of the page, No. 37, is a G3; the bottom one, sans the Graphic Co. Imprint is a G1 and is shown so that the RN imprints can be compared.

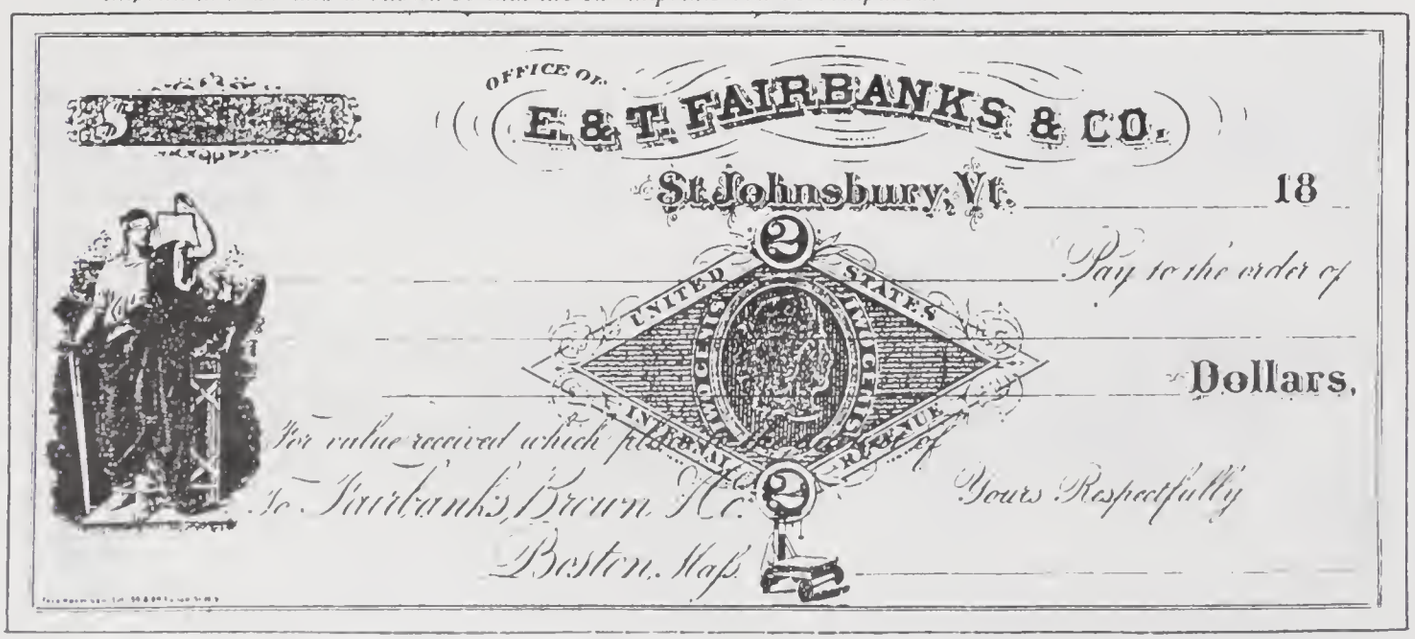
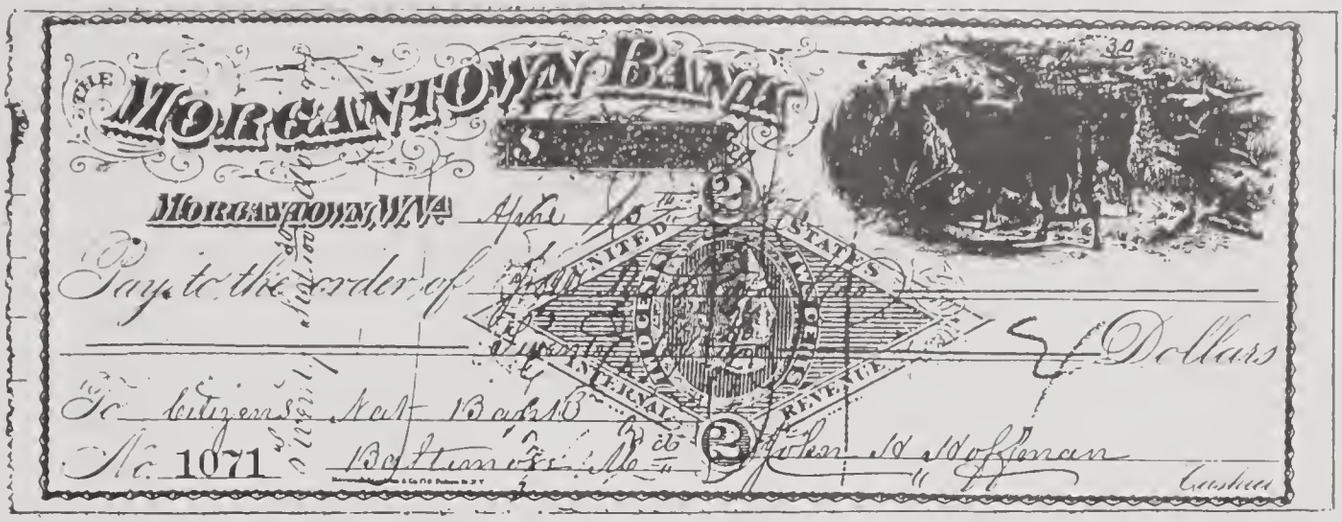
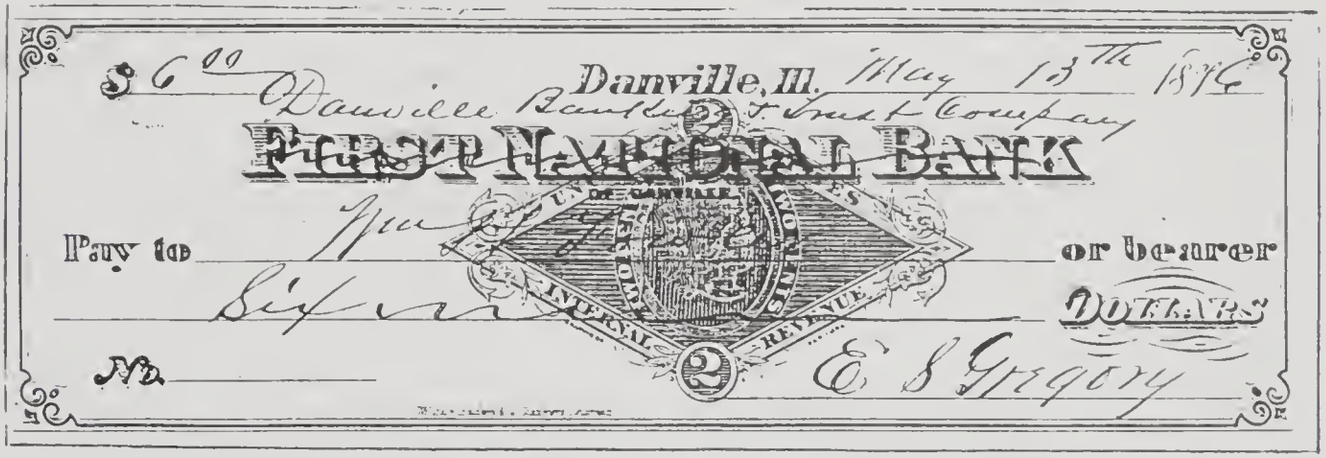


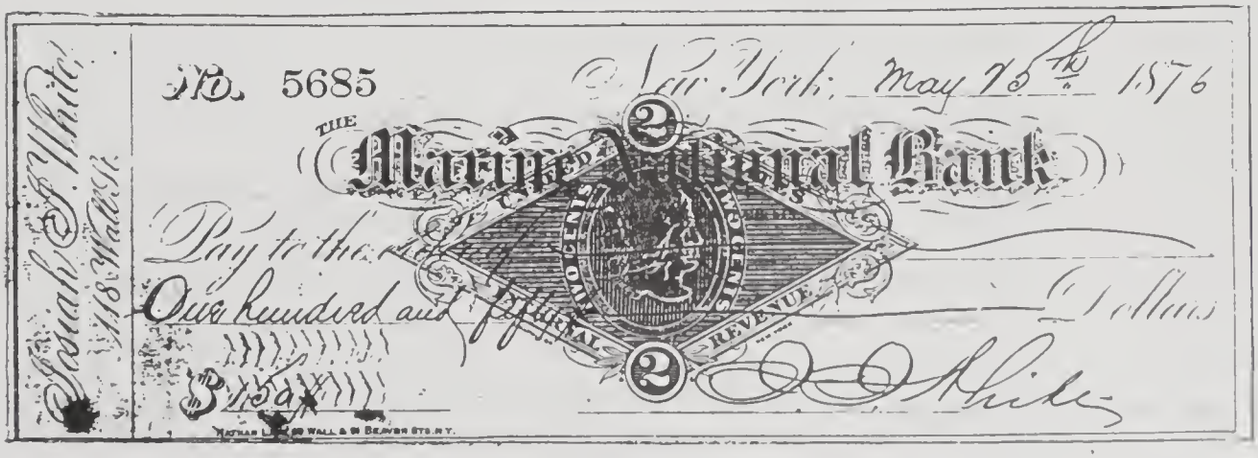
Figure 7. This financial instrument prepared for E.&T. Fairbanks & Co. of St. Johnsbury, VT is designed for use as a Draft or a Bill of Exchange. If honored at sight, the imprinted 2¢ stamp is all that is needed. If it is to be honored other than at sight, the same form could be used but additional adhesive stamps as required by law would have to be applied.



The Castenholz Guide lists only two G1 Type RN's for the whole State of West Virginia. This Type G3 on the Morgantown Bank was acquired many years ago and this writer has never seen another like it. Does anyone know of another G-3 from West Virginia?



As in the case of the State of Michigan, there are no checks Type RN G3 from the State of Illinois listed in Castenholz. Although it would be expecting a bit much for a Guide to list every check, the fact that not one example of a G3 is listed for the States of Michigan and Illinois must serve as an indication of the scarcity of the G3 in these two states. N.B. The written Bank name change.



A check, with the RN G3 imprint, prepared for use by J. J. White of Wall St. by Security Printer Nathan Lane of Wall St., to be drawn on Marine National Bank located where else, but on Wall St. Unlisted by Castenholz.

A Listing of Type G3 Checks in the Author's Collection

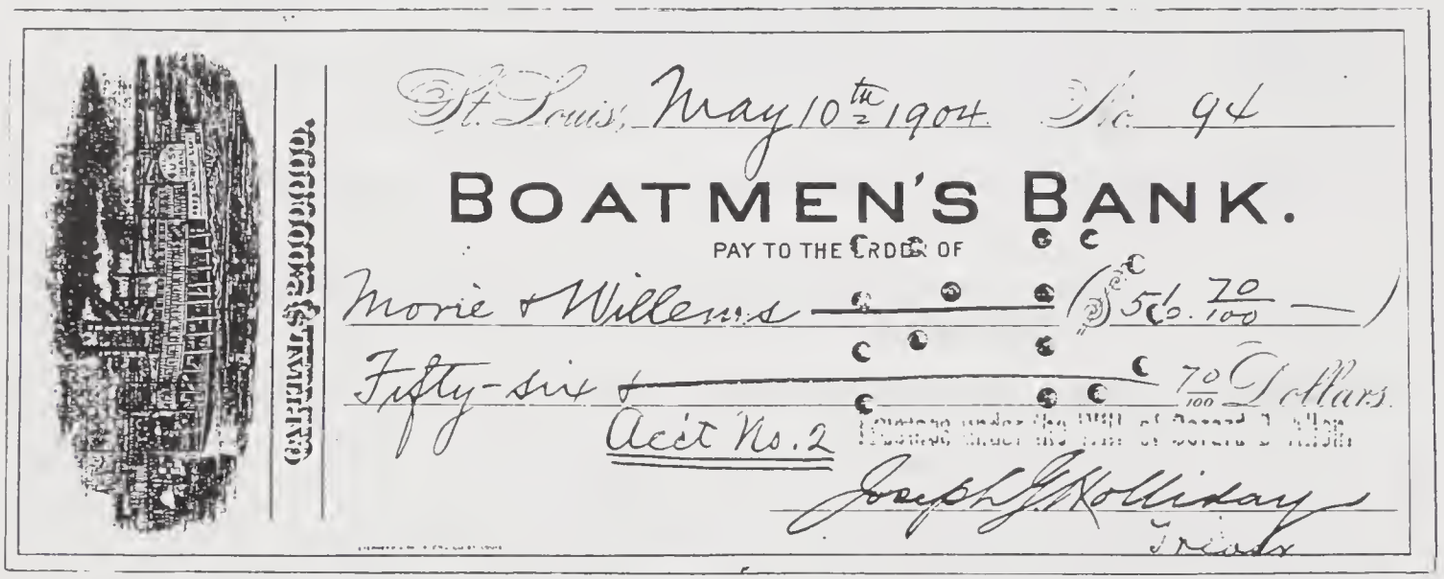
	Date	*User/Location*
1	02/03/76	(Generic) Lewisburg National Bank, Lewisburg, PA. User: L.F. Albright.
2.	03/04/76	(Generic) Union National Bank, Lewisburg, PA. User: L.F. Albright.
3.	03/29/76	(Generic) H.D. Mc Culloch, Banker, Stevens Point, WI. User: A.N. Batt & Co. This RN G-3 with its patriotic vignette and origin from a small mid-Western town is unusual.
4.	04/03/76	(Generic) Geo. O. Shattuck, The Atlantic National Bank, Boston, MA.
5.	04/13/76	(Generic) The Morgantown Bank, Morgantown, WV.
6.	04/20/76	(Generic) Port Huron Savings Bank, Port Huron, MI. User: NGB Mills.
7.	04/26/76	(Generic) Geo. O. Shattuck, The Atlantic National Bank, Boston, MA.
8.	05/04/76	(Generic) Port Huron Savings Bank, Port Huron, MI. User: NGB Mills.
9.	05/13/76	(Generic) First National Bank of Danville, Danville, IL. User: E.S. Gregory. Bank Name changed by pen to Danville Banking and Trust Company.
10.	05/25/76	Marine National Bank. User: Josiah J. White, Marine National Bank, NY.
11.	06/30/76	(Generic) I. C. Victor, New York, The German American Bank (green ink on lavender). Security Printer, Croker & Telfer, Stationers, 96 Warren St., NY.
12.	07/31/76	Same as 06/30/76 check, I.C. Victor.
13.	07/31/76	Same as 06/30/76 check, I.C. Victor.
14.	07/05/76	(Generic)Seventh Ward, National Bank, New York. User: Brennan & Quinn.
15.	07/24/76	(Generic)Seventh Ward, National Bank, New York. User: Brennan & Quinn.
16.	08/31/76	(Generic) I.C. Victor, New York, The German American Bank (green ink on lavender). Detail as in check #10. Same Security Printer.
17.	11/01/76	Merchants National Bank, New York. User: B.V. Butler.
18.	11/02/76	As above.
19.	11/03/76	As above.
20.	11/18/76	(Generic) Bank of Rome, Rome, NY. User: ?.
21	12/04/76	Office of F.E. Everett, Banker, Golden, CO. Unusual use in Colorado during very early statehood.

22.	12/14/77	(Generic) Bank of Rome, Rome, NY. Check purple handstamp change of bank name to Central National Bank, Rome, NY.
23.	02/01/77	Marine National Bank. User: Josiah J. White, Marine National Bank, NY.
24.	07/04/77	(Generic) Fallkill National Bank, Poughkeepsie, NY.
25.	07/24/78	(Generic) Peoples Bank of Wilkes Barre, PA. User: Frederic B. Griffith.
26.	02/06/78	(Generic) Peoples National Bank. User: J.G. Taylor & Co., Brattleboro, VT.
27.	10/08/78	(Generic) First National Bank of Rock Island with a name change by pen to Mitchell & Lynde. User: Wm. O. Neya.
28.	11/09/78	(Generic) Lycoming National Bank, PA. Changed by pen to First National Bank.
29.	11/19/78	(Generic) Heather, Williamsport, PA. Lycoming National Bank pen change to First Nation(al).
30.	12/30/79	(Generic) The Pittsfield National Bank, Pittsfield, MA. User: Henry W. Taft.
31.	Unused	(Generic) Peoples Bank of Wilkes Barre, PA.
32.	Unused (X2)	(Generic) Port Jervis, NY, First National Bank of Port Jervis.
33.	Unused	E.S.T. Fairbanks & Co., St. Johnsbury, VT., draft or bill of exchange form on Fairbanks, Brown & Co. Boston, MA. See notes.
34.	Unused	(Generic) New York. Black ink on lavender. The German American Bank. Security Printer, Croker & Telfer, 36 (96?) Warren St., NY.
35.	Unused	People's Savings Bank, New York. A cashier's check of sorts. For use only by the People's Savings Bank to draw on funds on deposit at Bull's Head Bank. This check appears to require two signatures: that of the president & secretary. N.B. On verso in purple ink is written "12/8/75 1st of the new type by the Graphic Co."

VARIETIES OF A STEAMBOAT VIGNETTE ON CHECKS OF THE BOATMEN'S BANK, ST. LOUIS.

by Paul J. Calhoun

These large, attractive checks were available years ago in quantity and almost every ASCC member, with an interest in the subject matter of the vignette, has at least one example.



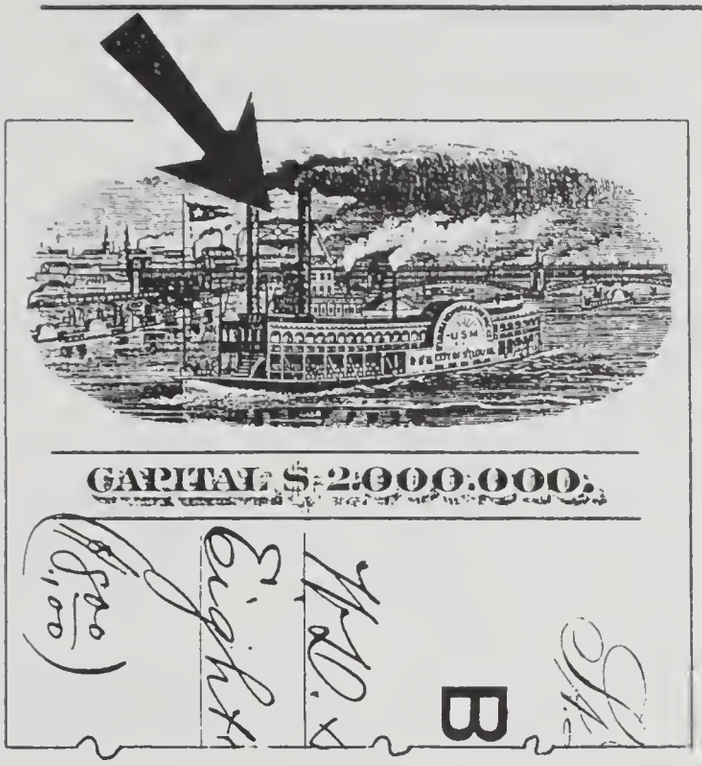
It was only recently after close examination, I realized that at least three varieties exist of the vignette. Two of them depict the steamboat "City of St. Louis", a vessel still active when the checks were first issued. The third variety of a totally different style, was printed by a new printer after October 29, 1903, following the burning of the steamboat "City of St. Louis".

The steamboat "City of St. Louis" was one of the last of the big wooden hulled, sidewheel packets. It was built in 1883 at Jeffersonville, Indiana, by Howard. The dimensions were: Length = 300'; beam = 49'; draft = 8.6'. Engines were 26 1/2" bore with stroke of 10'. There were five boilers, each 44" x 30', and there were four flues. Paddle whels were 34 1/2' diameter with 15' buckets.

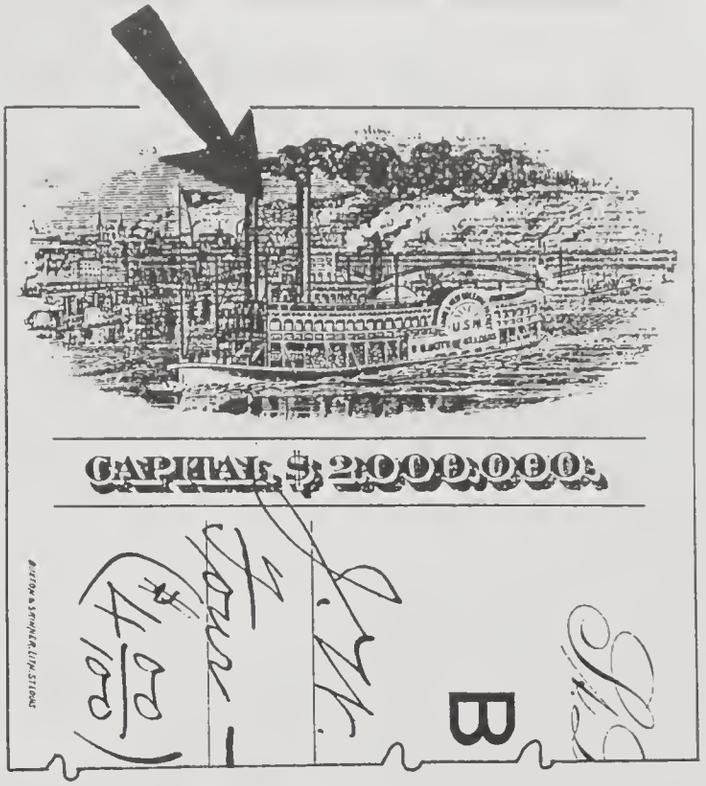
Owned by the Anchor Line, Capt. James O'Neal was Master and in 1894, his pilots were Joe Bryan and Charlie O'Neil. In March, 1898, the vessel was bought at a U.S. Marshal's sale at St. Louis by Capt. W.H. Thorgewan for his bid of $19,050. He became his own Master with C.M. Begley as clerk, but briefly. In 1899, she was sold by the Columbia Excursion Co. to James M. Grasty. By 1901, she was running harbor excursions at New Orleans and President McKinley rode in her that May; he was assassinated before the year was out. Grasty sold her to the Greater New York Home Oil Co. in 1903, but the sale was voided by the U.S. Marshal and she was sold to Attorney T. Marshall for $3,125. Laid up at Carondelet, Missouri, she burned there on October 1903.

The paper stock on which all of the checks are printed was apparently from the same supplier, even though the checks themselves were printed by two differently named lithographers and perhaps a third (un-named on one of the checks). There are also three vignettes, totally differing in details, which at first glance appear to be the same.

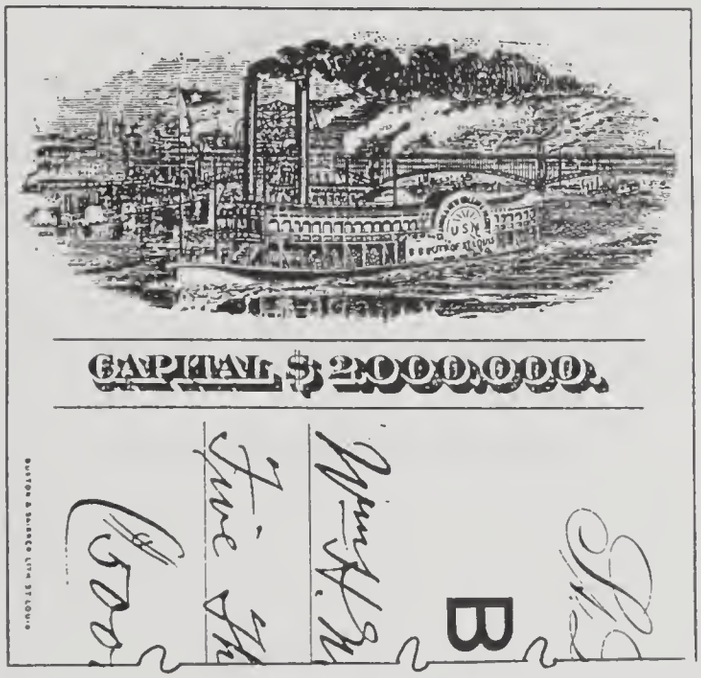
The paper is basically white with a network of fine, vertical, pink, parallel lines closely spaced only on the face of the check. This gives the face of the check, at first glance, a pink appearance. The back of the check remains white.



Check No. 1



Check No. 2



Check No. 3

Check No. 4

Check No. 1, the earliest I have, does not indicate the name of the printer. It is dated January 20, 1894. Vertically, at the left end of the face of the check is a vignette of the steamboat "City of St. Louis" passing by the city for which it is named. The Eads Bridge which spans the Mississippi River there is shown in the background. The vignette is a clear, crisp, detailed lithography, darkly printed with good shading and contrast. Note the design between the twin smokestacks of the steamboat as is indicated by the arrow on the enlarged vignette of Check No. 1 above.

Check No. 2 is dated January 11, 1898. It is almost identical to Check No. 1, but wiht the following exceptions:

1. The printer's name "Buxton & Skinner. Lith. St. Louis" appears at the bottom left of the check, slightly to the right of the vignette.
2. The pink vertical lines on the face of the check are more widely spaced than those on Check No. 1.
3. The vignette of the "City of St. Louis" is much lighter and with less detail. The angle of the steamboat is slightly different, as is its slightly smaller size. The main difference is in the design between the twin smokestacks as indicated by the arrow on the enlarged vignette of Check No. 2 above.

Check No. 3 is similar to Check No. 2, also printed by Buxton & Skinner, but with the following variations:

1. The vignette, similar to the one on Check No. 2, has been greatly improved as to detail, shading and clarity.
2. The name of the printer at lower left is in smaller, but clearer, letters: "Buxton & Skinner, Lith. St. Louis." This check was clearly printed at the end of 1898 or in early 1899. The check is dated February 24, 1900. The 189__ on the check form was crossed out and "1900" inserted.

Check No. 4, dated May 10, 1904, appears on surfaee similar to Cheek Nos. 1 through 3, but is totally different in the following particulars:

1. A new printer's name, "Stephens Litho. & Eng. Co. St. Louis" appears at bottom left.
2. The dateline is simply "St. Louis_____" without a year date and unlike the first three checks which add "189__" to the dateline.
3. The steamboat in the vignette is no longer the "City of St. Louis" but a "generic" steamboat with no name indieated. It is also of a different design. In place of the name of the steamboat is simply "Anehor Line". The star pennant on the bowstaff of the steamboat in the first three checks has been replaced by the American flag, and the design between the twin smokestaeks (now thieker and banded with iron hoops) is as indieated by the arrow on the enlarged vignette of Check No. 4 above.

This cheek form must have been printed very shortly after the burning on October 29, 1903, of the "City of St. Louis", thus the change in the vignette.

The writer sineerely weleomes any information from ASCC members coneerning new discoveries about these ehecks.

MAY I BORROW YOUR PEN?

by Robert A. Spence

Most collectors remember their surprise when they acquired their first manuscript–all in handwriting–check or check-related document. No printed form, no vignette, no colored inks nor ornate lettering. Just a clearly drawn, complete, concisely worded item written on what appeared to be a scrap piece of paper.

A comparison between some manuscript checks, drafts, notes or receipts, especially those of the early nineteenth century, provides a window on the history and conditions then existing. In those times, before a generally established use of printed financial forms, typewriters, copiers, fast communications and a bank in every section of a community, people had to rely upon their own resources and materials at hand.

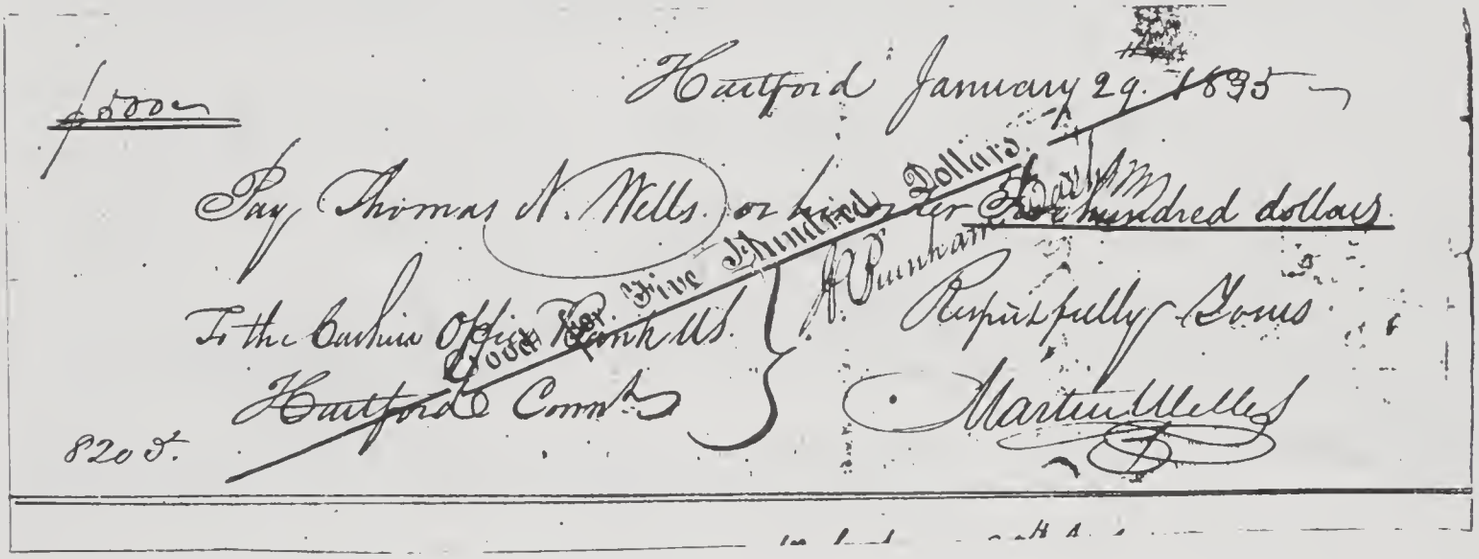


Figure 1 - Face

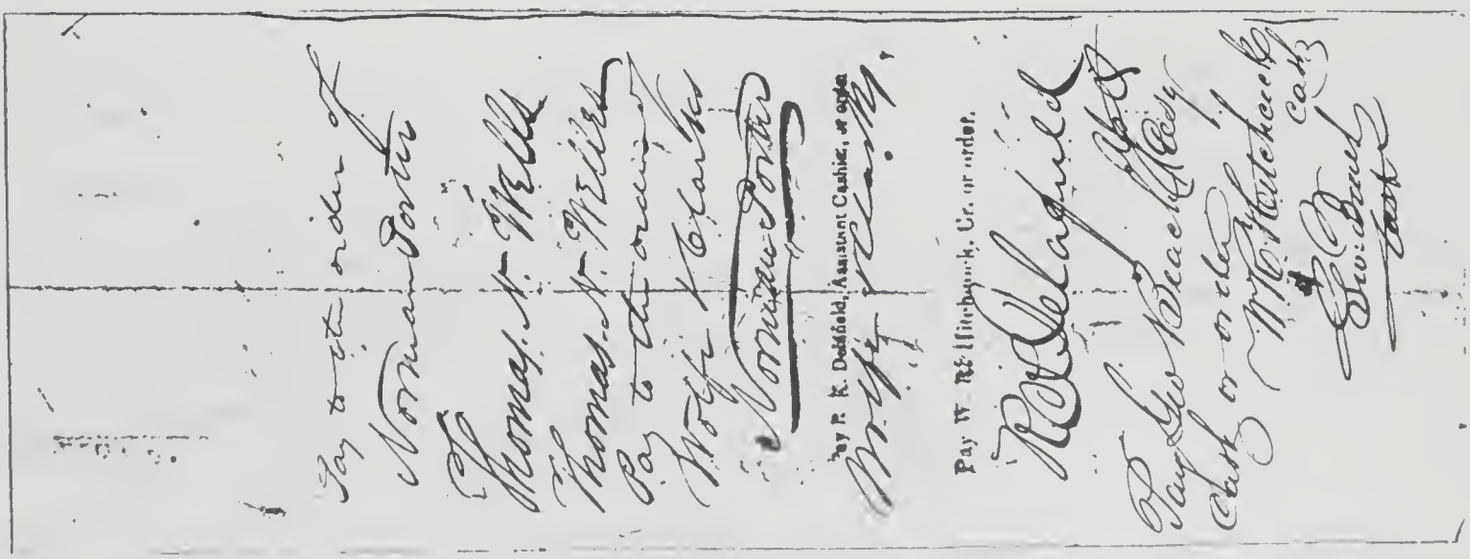


Figure 1A - Back

When a business or financial agreement was reached, it was indicated by an appropriate instrument, such as a check, draft, promissory note or receipt being drawn. While printed forms

were available, especially in the larger financial centers which had banking offices, their use was not mandated. Pen and ink and a suitable piece of paper was all that was needed. Good penmanship was more evident then than now.

Manuscript checks, drafts, notes and receipts are still available at reasonable prices to the patiently seeking collector. They are always an interesting conversation piece in any collection and a welcome comparison with the ornate, printed and picturesque checks of later times.

One of my favorite manuscript checks is shown in Figure 1. It is drawn on the Office of the Bank of the United States at Hartford, CT, in 1835 for $500, a significant sum in those days. An unusual feature is a diagonal line drawn across the face of the check and above which is written "Good for Five Hundred Dollars", while under the line is the signature "J P Burnham, Cashier". Isn't this check an early version of a Certified Check?

The back of the check is almost filled with six endorsements. Note that Mr. Thomas N. Welles signed twice to correct the misspelling of his name and that the endorsements of some cashiers of some city banks had begun to use a rubber stamp for the instruction line of their endorsements.

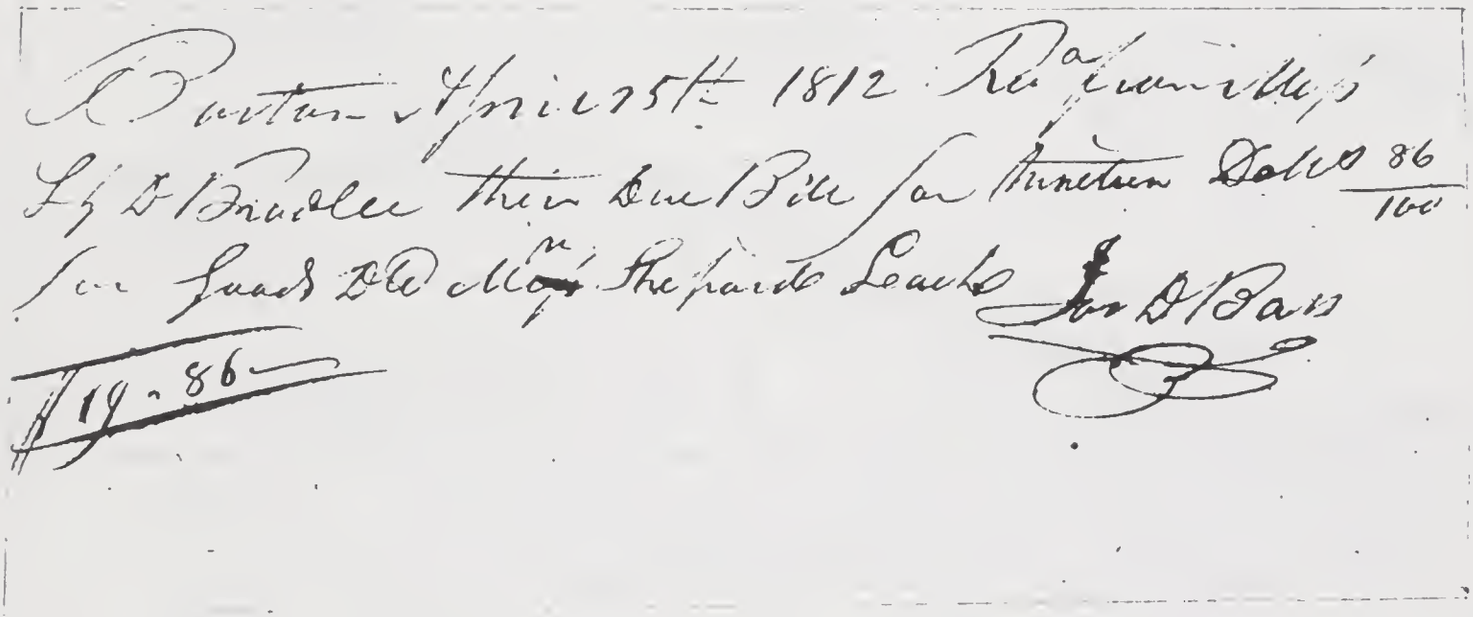


Figure 2

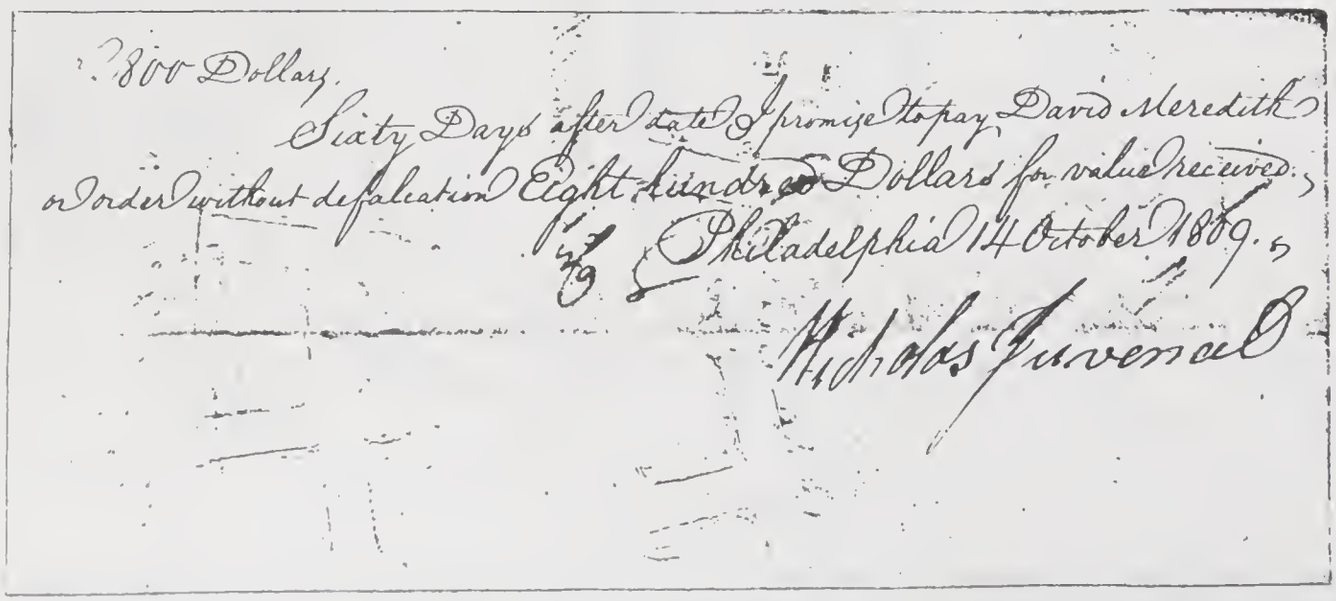


Figure 3

An 1809 Philadelphia promissory note for $800 is shown in Figure 3. Note that at this time, the Geneva cross type of cut cancellation was used on the note to indicate that it had been paid.

Another promissory note, this one for $1000 from Troy, NY, in 1825, is shown in Figure 4. Note that the place of repayment is specified at the Farmers Bank. An endorsement on the back indicates that this note has been paid.

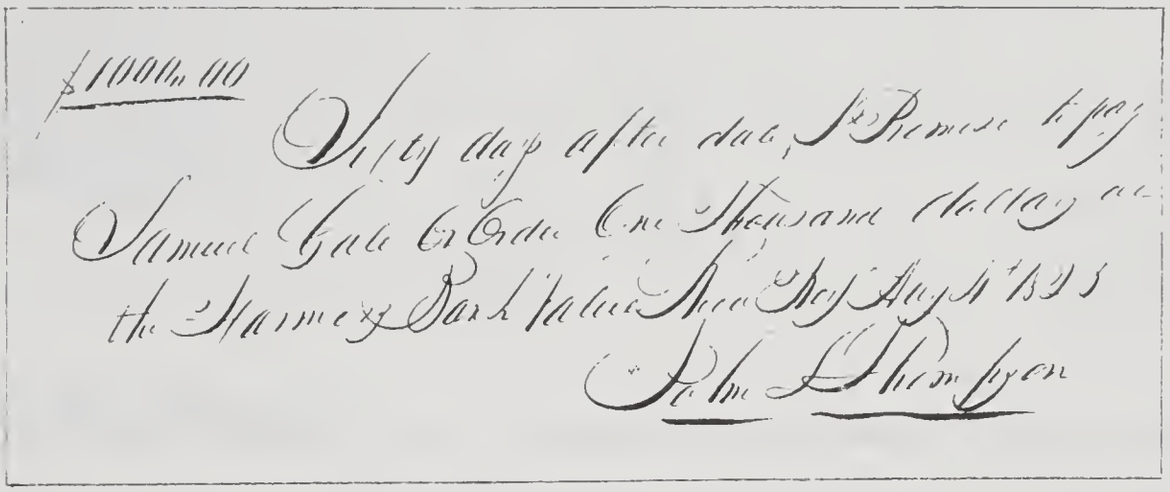


Figure 4

A rather unusual demand note of 1825 for $50 is shown in Figure 5. Note that the maker of the note "made his mark". No witness is given, although the word "Witness" is indicated. A friendly I.O.U.?

Figure 6 showns an 1864 receipt from Boston, MA, made on board the Schooner Hiram. An R-6 adhesive revenue stamp is affixed during this Civil War time.

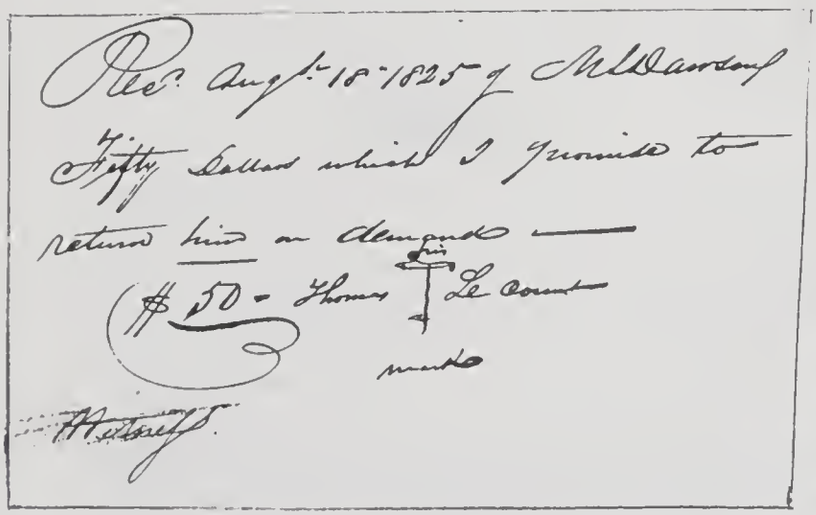


Figure 5

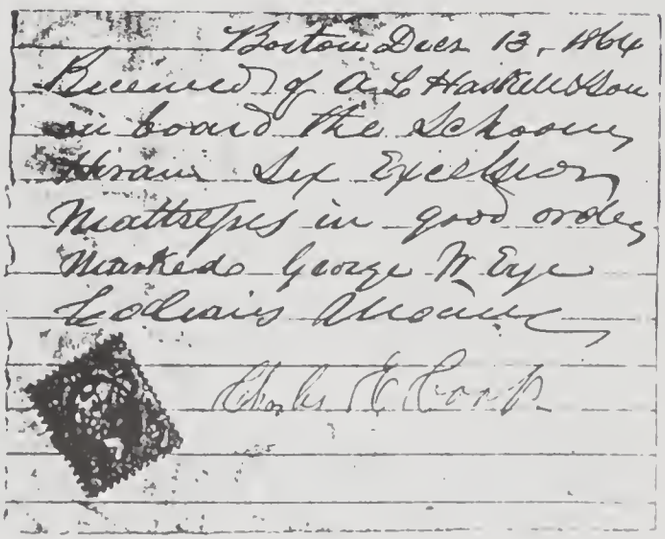


Figure 6

An 1829 promissory note from Bridgewater, MA, for $1782 is shown in Figure 7. Note that payment is specified to be made "at either Bank in Boston". An endorsement of Cushing & Ames on the back of this note indicates it has been paid.

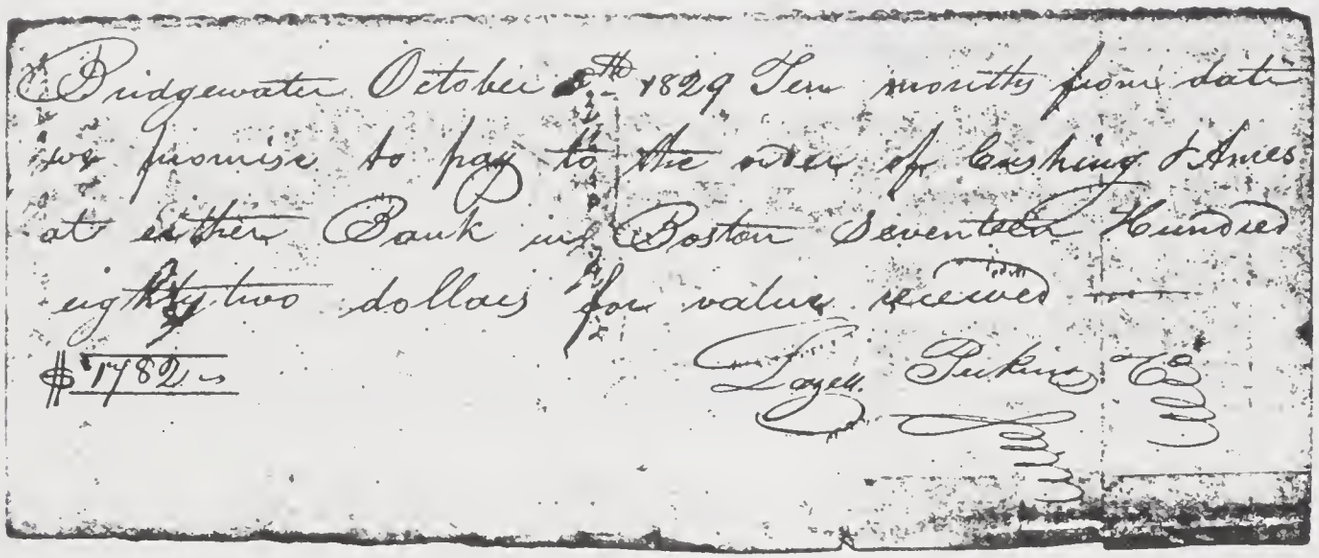

Bridgewater October 4th 1829 Ten months from date
we promise to pay to the order of Cushing & Ames
at either Bank in Boston Seventeen Hundred
eighty two dollars for value received
$1782 00
Loyell Perkins & Co

Figure 7

A simple, concise promissory note is shown in Figure 8. This note of 1839 for $5000 was made by Abraham Bell & Co., a name familiar to many check collectors. Note that interest is stated "at seven per cent per annum". In a manner in use at that time, the signature of Abraham Bell & Co. is obliterated to indicate that the note has been paid.

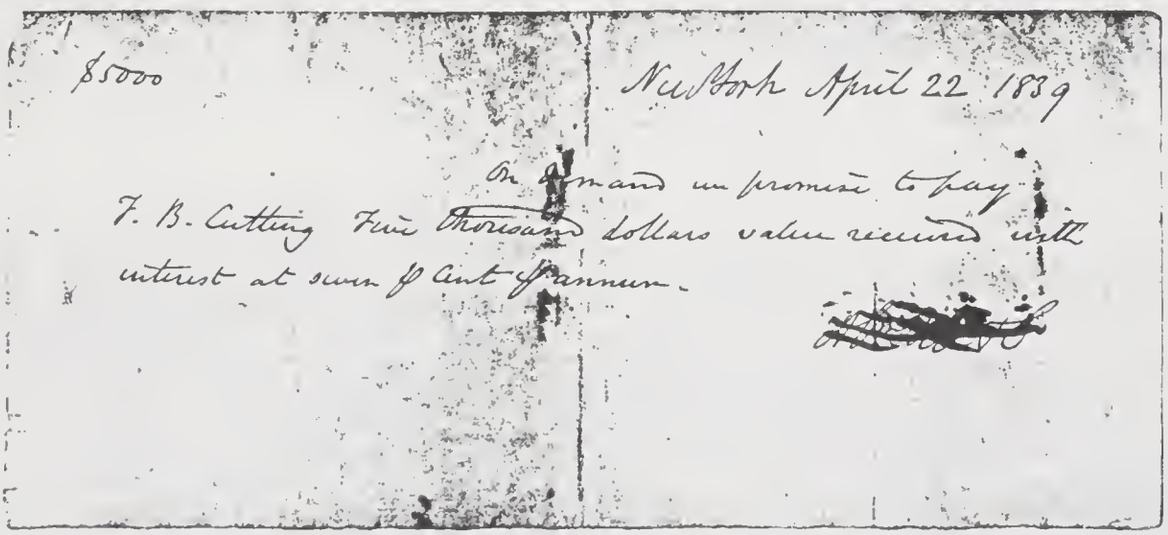

$5000
New York April 22 1839
On demand we promise to pay
F. B. Cutting Five thousand dollars value received with
interest at seven per cent per annum.

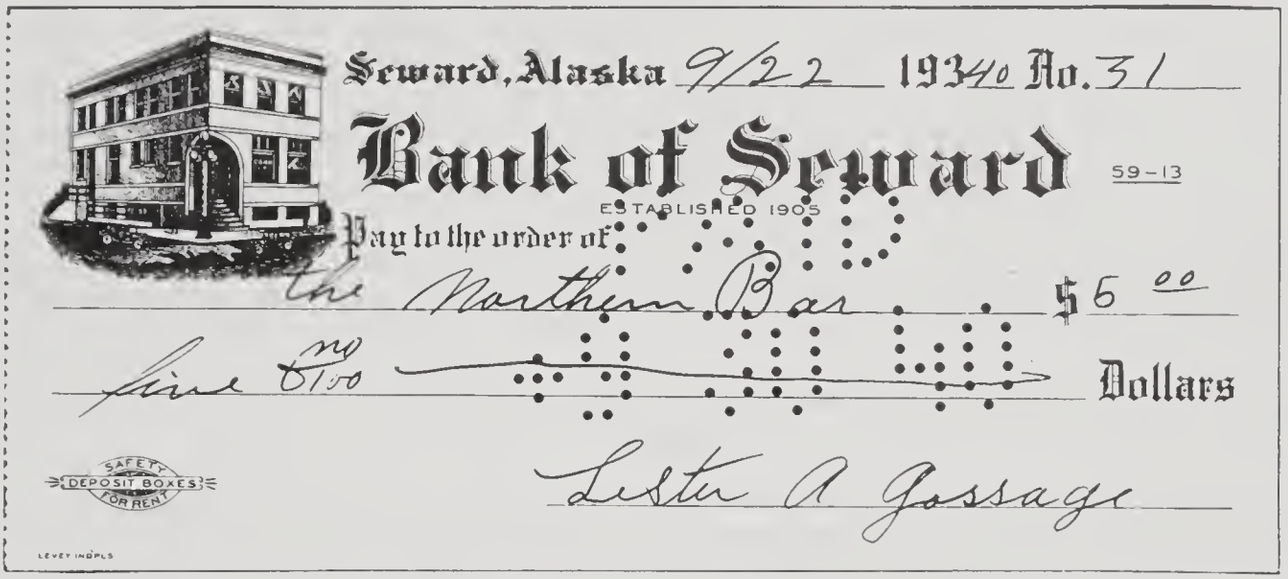
Figure 8

Some collectors consider old manuscript checks and like items as "ugly ducklings" – just ordinary looking, dull, no vignettes nor ornate letters, etc. At the times and under the circumstances these checks and other items were written, this was all that probably was available.

However, as shown in the checks, notes and receipts above, they have all of the essential features of these types of documents used today. These are how they all started.

BANK OF SEWARD

by Lee Poleske



The bank building shown on the 1940 Bank of Seward check illustrated above served Seward for sixty-nine years.

Seward, Alaska was founded in August 1903 by the Alaska Central Railway Company to serve as the ocean terminus for its proposed railroad to the interior.

In January 1904, C. E. Dickerman, a St. Paul, Minnesota capitalist and F. G. Hale, a Spokane, Washington banker, organized the Bank of Seward. F. G. Hale moved to Seward to serve as the first president of the bank. The Bank of Seward opened its doors for business on February 6, 1905, with a capital of $50,000. It was located in a wooden building on 4th Avenue, the main street of the new town.

In May 1906, the owners started the paperwork to make the bank a national bank, with the name, First National Bank of Seward, but for some unknown reason, they decided not to pursue the matter and the Bank of Seward remained a territorial bank.

Construction on a new fireproof building started in 1905. It was built by the Seward Construction and Development Corporation and was constructed of reinforced concrete and pressed concrete building blocks. J. W. Spencer was contracted to install the steam heating plant and plumbing. The opening, scheduled for September 1906, had to be postponed because the steam heating plant being shipped to Seward on the steamship *Oregon* was lost when the *Oregon* struck a reef three miles off Hinchinbrook Island, broke up and sank. A new plant arrived on October 27 and the bank opened for business on Monday, November 5, 1906. The total cost for the new building was $18,000. It was located at the corner of 4th and Adams Street. From the building you could look down 4th Avenue, where all the main businesses were located, all the way to the railroad dock. The basic structure of the bank building was never changed. The way it looks on the check above, is the way it looked in 1906 when it was new and in 1975 when it was torn down.

The new building measured 25 by 60 feet; it had two stories and a basement, the second story was used for offices and later apartments. The basement was for many years, the location of the town's library and after that the local Christian Science meeting room.

In a story on the new bank building, the local newspaper, *The Seward Gateway* said, "the fixtures are very expensive and they are as handsome as can be found in any city. The railings are of oak, with mottled marble tablets in the teller's windows and on the mantels. Each floor has a modern lavatory and washbowls are in the office rooms upstairs. Hot and cold running water will be supplied to the entire building...[which] will be lighted by electricity."

The Bank of Seward's first competition came when the Brown and Hawkins Company, which sold hardware, clothes and coal, opened a banking department on September 26, 1908.

In 1908 the Alaska Central Railway went bankrupt. It was reorganized as the Alaska Northern Railway in 1910 and railroad construction resumed, but came to a complete halt in 1910 when the Northern also ran out of money. The future of the town and the bank looked bleak, but it soon became known that the United States government was interested in building a railroad from tidewater to Fairbanks to "open up" the territory to development. Several routes were being considered, but Seward hoped the government would buy out the Alaska Northern, finish it and make Seward the port and headquarters of the new railroad.

In March 1912 Brown and Hawkins and Sidney Andersen bought the Bank of Seward and closed the banking department in the Brown and Hawkins store.

The Harriman Bank of New York established a bank in Seward in 1915, the Harriman National Bank of Alaska at Seward. The Harriman believed Seward would be the port for the new government railroad and that the construction of the railroad would make Seward a boom town.

In April 1915, President Wilson announced that the government would build a railroad from Seward to Fairbanks. The construction of the Alaska Railroad started that same year and was completed in 1923.

The building of the Alaska Railroad did not bring the boom everyone had hoped for and the headquarters of the railroad was established in the new town of Anchorage, not in Seward. In 1921 the Harriman Bank liquidated its Seward bank due "to lack of business" and sold the assets to the Bank of Seward.

From the discovery of gold on the Iditarod in 1908 until the late 1920's several tons of gold were brought south to Seward over the Iditarod Trail during the winter. The Seward Bank was the temporary depository of this gold until it could be shipped outside. In 1915 a record shipment of one and a half tons of gold came over the Iditarod trail to Seward on four sleds pulled by 56 dogs.

A most unusual gold shipment was reported in the March 6, 1909 issue of *The Seward Gateway*, "The region about Knik has long been noted for rich gold discoveries. No proof more peculiar of the richness of the country has yet been produced than that which was furnished by a little incident that occurred at the Bank Seward yesterday. It seems that not long ago a bear was killed near Knik and a part of the bear's internal organs was sent to the Bank of Seward for inspection...the inspection was duly and carefully made in the presence of three witnesses and...within the part of his internal anatomy sent to the Bank of Seward there was found gold which when weighed up amounted to $80 in lawful coin."

Soon after the death of Charles E. Brown in 1929, H. S. Balderston bought control of the Bank of Seward. In 1946 he sold it to Elwyn Swetman, a local druggist. Mr. Swetman died in 1950 and his widow, Viola, sold the bank to the First National Bank of Anchorage in 1951.

On February 13, 1952, the bank started operation as the Seward Branch of the First National Bank of Anchorage.

The bank building came through the 1964 Alaska Earthquake without any structural damage.

In 1972, the bank had the dubious honor of being the site of Alaska's largest bank robbery. Three robbers made off with $150,000, but within the week they were captured and the money recovered.

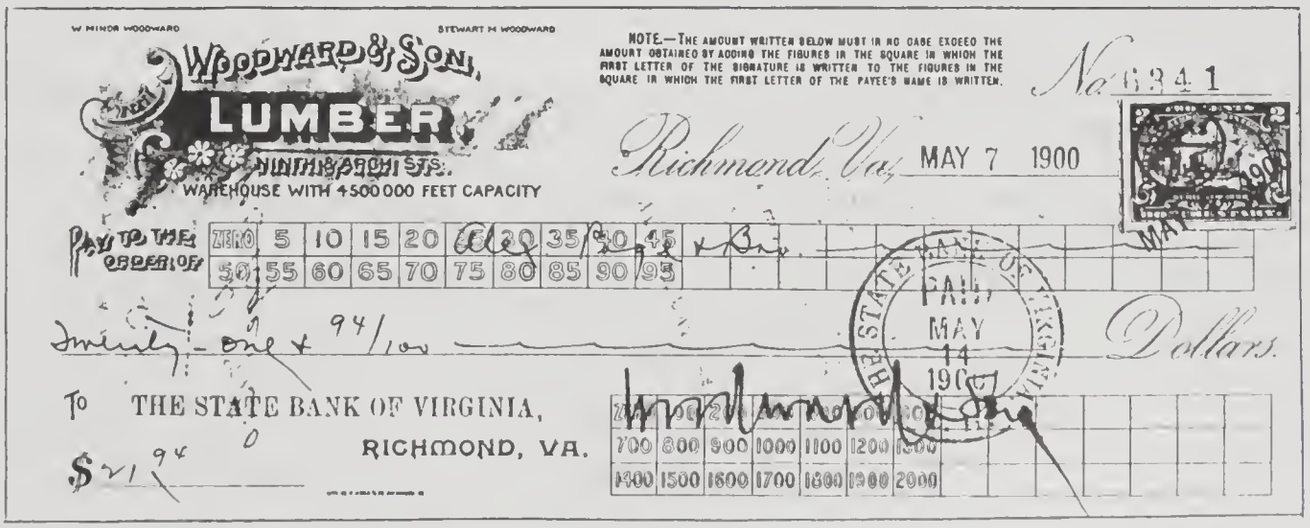
In 1975, the First National Bank of Anchorage decided to have the Seward Branch building torn down, in order to build a larger building. At that time the Seward bank building was the oldest operating bank building in Alaska. Many people in Seward protested the destruction of this Seward landmark, as did the Alaska Historical Commission, but to no avail. An apartment building next to the bank was torn down and that area plus part of a parking lot were used to build the new bank, the old bank was then torn down and the site planted with grass and trees.

It is ironic that the Bank of Seward's two competitors are still standing. The Brown and Hawkins Company store which contained the banking department is still in operation and you can still see the old bank vault. After the Harriman Bank closed, the building was first used as the town high school and later for offices. Today it serves as an annex to Seward's City Hall. Its bank vault can also still be seen.

A Nice Conversation Piece

"A nice conversation piece" is what member Bob Patetta called this interesting draft he sent in, since he had never seen another quite like it.

The security legend at top center of the face of the draft explains how the system is activiated. As Bob states: "It all depends on where you sign the check and where you place the payee's name". The draft was printed by A. Hoen & Co., Richmond, Virginia.

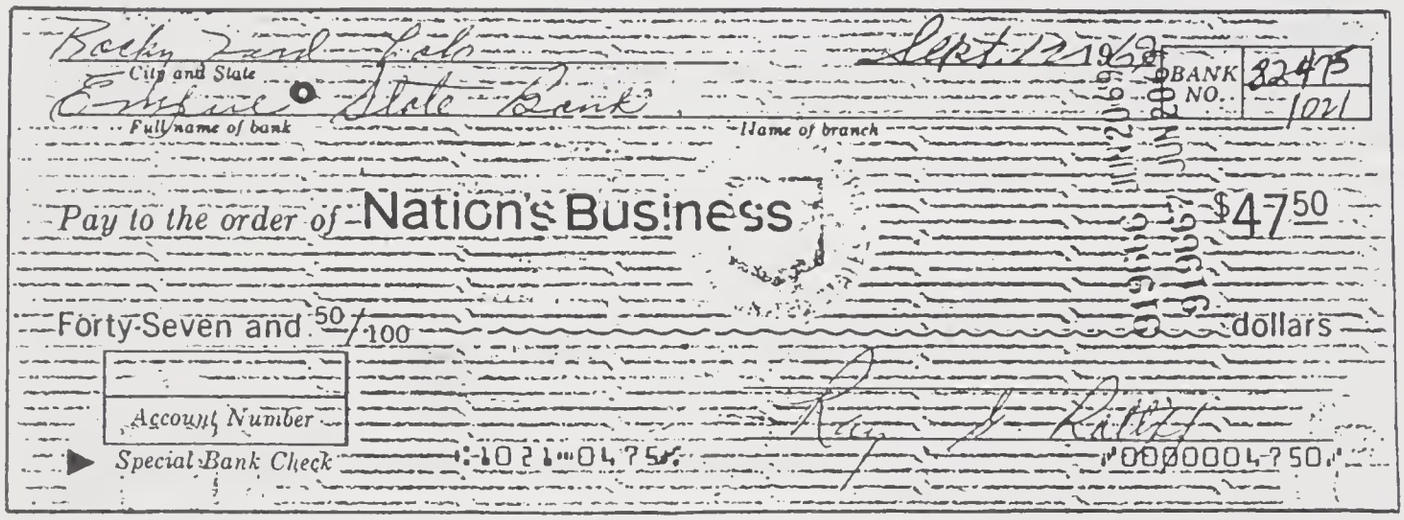

W MINOR WOODWARD
STEWART H WOODWARD
WOODWARD & SON,
LUMBER
NINTH & ARCH STS.
WAREHOUSE WITH 4500000 FEET CAPACITY
NOTE.—THE AMOUNT WRITTEN BELOW MUST IN NO CASE EXCEED THE AMOUNT OBTAINED BY ADDING THE FIGURES IN THE SQUARE IN WHICH THE FIRST LETTER OF THE SIGNATURE IS WRITTEN TO THE FIGURES IN THE SQUARE IN WHICH THE FIRST LETTER OF THE PAYEE'S NAME IS WRITTEN.
No 6341
Richmond, Va. MAY 7 1900
PAY TO THE ORDER OF
ZERO 5 10 15 20 25 30 35 40 45
50 55 60 65 70 75 80 85 90 95
Dollars.
PAID MAY 14 1900
THE STATE BANK OF VIRGINIA
TO THE STATE BANK OF VIRGINIA,
RICHMOND, VA.
$21.94
700 800 900 1000 1100 1200
1400 1500 1600 1700 1800 1900 2000

HOW COULD THIS BE?

by Herman L. Boraker

The preprinted, universal check illustrated below is dated at Rocky Ford, Colo., Sept. 12, 1969 and drawn on The Empire State Bank, routing No. 82-475/1021, payable to Nation's Business and signed by Ray C. Ratliff.

So far, everythink is in order...but notiee the rubber stamped date, Jun. 20, 1969, across the right end of the eheck...almost three months prior to that of the check.



Now consider the following endorsements:

1. The Nation's Business, Chamber of Commeree of the United States of Americа, Sep. 11, 1969...one day prior to the date of the eheek.
2. Riggs National Bank, Washington, DC, Sept. 19, 1969.
3. Federal Reserve Bank, Denver, Colo., Sept. 20, 1969.
4. Bank's 'paid perforation' shows..."PAID, 9-22-69, 82-475".

What puzzles me is how could this universal eheek bear the rubber stamped date of Jun. 20, 1969 and the eheek be dated Sept. 12th when Mr. Ray G. Ratliff died Sept. 9, 1969?

I have a theory, but I'll leave it up to those more knowledgeable to give us the correct answer.

MORE ABOUT SHOWS

An Opinion by John O'Hare

In early September, I attended the East Coast Expo in Parsippany, New Jersey. Several things bothered me at this show. The location did not suit the size of the show. They even wanted to charge us (ASCC) for a meeting room, unless we would guarantee a certain number of attendees. However, there is potential for a good show in a larger hall in the future.

I met several new collectors as well as some of our past and present members. Two notable persons were Neil Shafer and John Kraljevich, Jr. Neil, as we all know is a prolific author, who writes a column in the "*Bank Note Reporter*". He acquired the first three items illustrated in his November column from me. John is a junior collector, 15 years old, and "into" checks. He exhibited some of his collections at the ANA in Baltimore and took four First Place awards as follows: ***U.S. Coins*** - A Comparison of the Different Editions of Sheldon's Work on Large Cents", ***Medal and Tokens*** - "The Libertas Americana Medal", ***Medieval and Ancient Numismatics*** - " A Byzantine Overstrike of Constantine X", and most important to us, ***U.S. and Foreign Paper Money*** - "Anti-Alteration Devices on Checks". John was a member of ASCC when he was 11 years old, but he dropped out because he felt we should have a junior membership.

The November National and World Paper Money Convention in St. Louis was a good, well run show with meetings, and an excellent auction by Lyn Knight. I felt that retail sales were a little slow compared to Memphis, but I was able to make several good buys.

Over the Thanksgiving weekend, I attended a local show in Cheektowaga, a suburb of Buffalo. This show was notable in that I met several new collectors of paper items. One of these, Phil Hasselback, is a teacher of history and economics in a private high school. I have agreed to show some early checks and talk to his group and/or his classes. I believe that the future of numismatic hobbies of all sorts lies with interested juniors, such as John Kraljevich and the members of the Nardin Academy Numismatic Club. Anything we can do to encourage their interest will add to our long term viability.

Upcoming shows of importance to us:

FUN in the Sun. Orlando, Florida - January 6 to 9, 1994.

- ASCC will have a meeting on Friday, January 7, at 10:00 a.m. in Room 9A of the Orange County Convention Center.
- Currency Auctions of America will hold a paper money auction on Fridya and Saturday evenings at the Clarion Plaza Hotel (next door to the Convention Center).
- The General Numismatic Auction will be by Bowers &Merena.

Strasburg 7th Annual Stock and Bond Show. Strasburg, Pennsylvania - January 20 to 23, 1994.

- Stocks, bonds and paper. Auction by R.M. Smythe.

Mansfield Numismatic Society, 21st Annual Coin & Paper Money Show. Williamantic, Connecticut. March 6, 1994.

AROUND OUR HOBBY

American Bank Note Commemoratives, Inc. has issued a souvenir card featuring an extremely rare bank draft produced circa 1860 by ABNC for Connecticut's Shetucket Bank. The handsome engraved draft features a very scarce vignette of Santa Claus in a sled pulled by reindeer. This particular vignette is not known to have been used on any obsolete currency. The draft also features a seated allegorical figure and a very tiny vignette of a riverboat. ABN also included as an added bonus at the card's bottom, a well-known vignette of an elfin-like Santa. The engraved card is created from original plates in the ABN archives. For further details, see the ABN ad in this issue.

The ASCC and *The Check Collector* were mentioned in the "Stamps" column of the October 3rd (Sunday) issue of the *New York Times*. As a result, President Edward Lipson received over sixty inquiries and requests for information. It certianly proves that there are a great many people out there interested in checks.

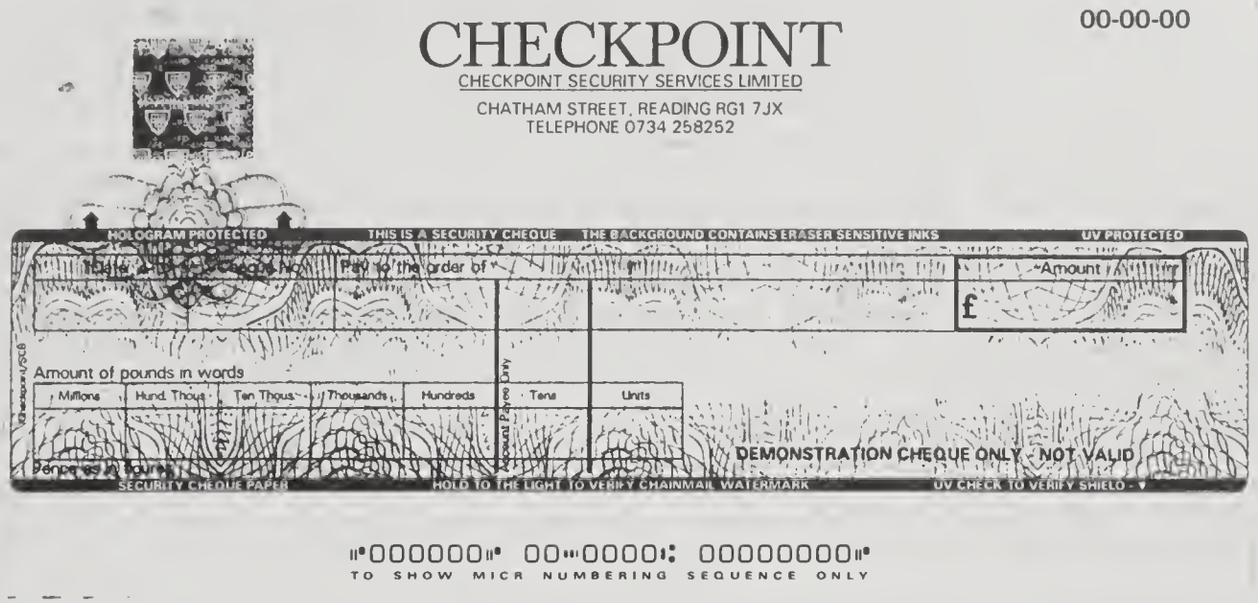
Those of our members who are also members of ANA were surprised to see a feature article on "Collecting Antique Checks" in the "First Strike" section of "*The Numismatist*". The free-lance author certainly appeared attracted to checks and check collecting, but his advice to start a check collecting club (he obviously has not heard of ASCC and ANA has overlooked our long member club ties) and the instructions on caring for old checks will probably make our members cringe. This article is proof that check collecting is one of the better kept secrets in collectibles.

There will be a Check Collector Round Table meeting at 10:00 a.m. on Friday, January 7, 1994, at the F.U.N. Convention in Orlando. The meeting will take place at the Orange County Convention Hall. If you plan to attend FUN, be sure to attend our meeting.

Checks will be very evident at the Stamporee Stamp Expo '94 to be held May 13-15, 1994 at the Jupiter Beach Resort, 5 North A1A, Jupiter, Florida. An APS World Series of Champions Exhibit that includes checks, dealers with checks and a Check Collector Round Talble meeting will make this event top priority for check collectors. Further details in the next issue.

Articles from *The Check Collector* are being reprinted that should give us welcome publicity. "*Counterfoil*", the journal of the British Cheque Collectors Society carried Herman Boraker's article on the "Australian Banking Museum" and Bob Spence's "Guide - Chapter 8 on Collecting British Cheques". The article "Unusual Checks for Unusual Times" is being reprinted in the *Inflation Study Group Bulletin*.

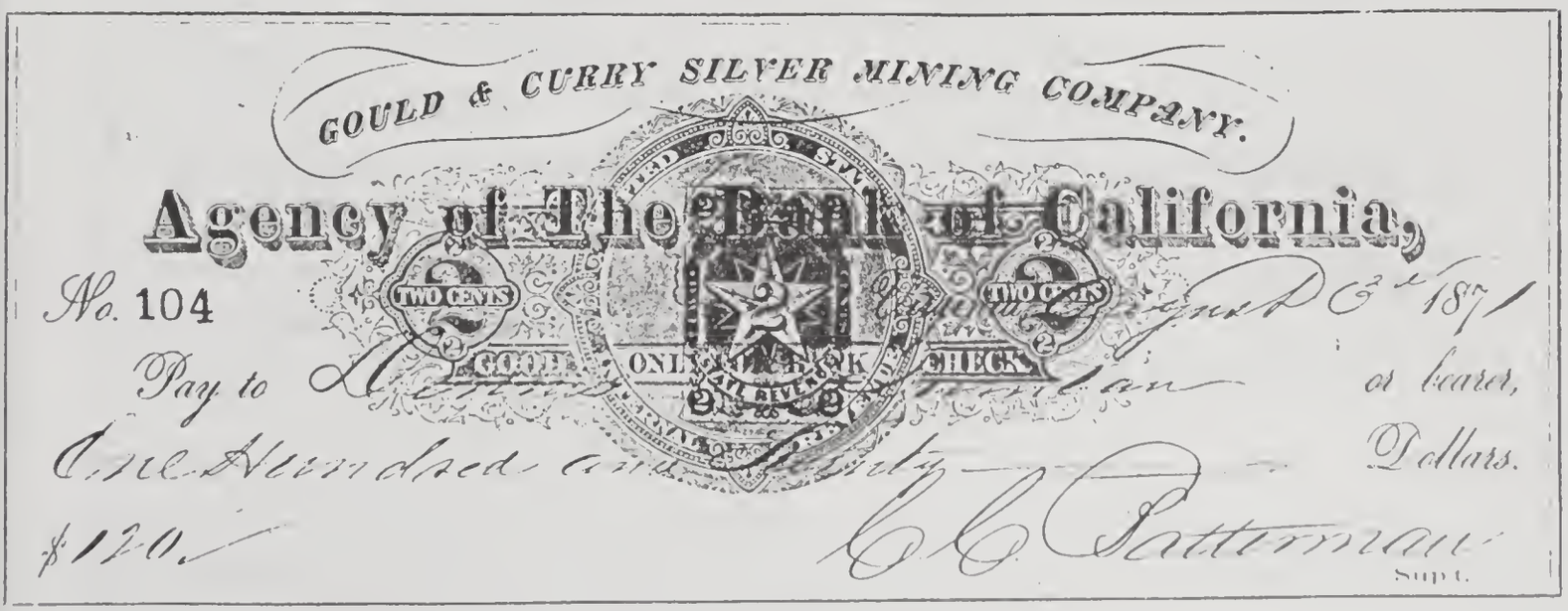
A current priced catalog of checks, drafts, notes and receipts for collectors from Gene F. Mack of Jacksonville, Florida, has over 2000 listed items! This appears to be a new record.



Above is the latest in design of high security cheques incorporating a number of security devices and just introduced into Great Britain by Checkpoint Security Services. A sample of this specimen cheque was enclosed with "*Counterfoil*", the journal of The British Cheque Collectors Society.

A hologram, (the square in the upper left corner) and ultra-violet features are only two of several security devices incorporated into this very attractive cheque. The engine-turned, background area is very attractive and equal to the best in currency design. The hologram glows vividly under a desk lamp displaying a variety of changing and eye-catching patterns. It appears that this hologram will be a fitting successor to the RN imprints and attractive vignettes of earlier American checks and give collectors a new feature to collect.

A FINDING IN THE CURRENT MARKET:



A.S.C.C. CHECK POOL UPDATE

by Harry R. Johnson, Sr.

The ASCC Check Pool is still very, very much in need of donations of checks from most of the states in order that current requests for check packets can be accomodated without excessive duplication of checks. We truly need checks from all those other states to make our packets interesting.

It seems the same few loyal members who really care about the ASCC Check Pool keep finding and sending some checks to us. For the rest of our members, please note that every collector who joins us because of the Check Pool gives us all someone else with which to trade, write, or support our Society.

How about a donation of some of your old personal checks that may be stored away waiting until you get time to dispose of them? Or possibly you have a number of duplicates that will not be used by you because of their number. It's the Holiday Season! Give a beginner a boost!

Since our last update, donations of checks have been received from:

Herman L. Boraker	27,000 Colorado checks.
P.C. Mc Michen	Several thousand checks of City NB of Miami, FL and of others.
Oregon Paper Money Exchange	200 miscellaneous checks.
Donald T. Thrall	Several hundred miscellaneous checks.

Some notes for those requesting our free packets:

1. All packets of 100 checks are made up from stock that is at hand with as few duplicates as possible, so your order may take a few days or longer to fill. Please be patient.

2. At this time, due to stock limitations, we can only supply one packet of 100 checks per member.

3. A $2.00 fee is needed to partially cover the postage, handling and other expenses for each packet.

4. We are unable to fill requests for special or specific checks to be included in a packet.

At this time, all back orders have been filled. We are sorry if some duplicate checks were included, but we did the best with the stock at hand.

Please remember the ASCC Check Pool. Send any donations of checks or requests for packets to: Harry R. Johnson, Sr., 4279 Garand Lane, West Palm Beach, FL 33406-2945.

A.S.C.C. SECRETARY'S REPORT

As noted elsewhere in this issue dues notices for 1994 are being mailed to all members whose membership expires with this issue of The Check Collector. Prompt renewal will insure continued receipt of the publication.

This report includes changes received through November 27, 1993. The current membership is 392.

NEW MEMBERS

1452	AMARO, CARLOS A. (C/D) 537 N. Livingston Arlington VA 22203 (by Bob Spence)	1, 2 (MA), 3-4, 7 (Portugal), 20-21, 30
1466	AMDUR, MARTIN B. 17 Willow Lane Scarsdale NY 10583 (from article in The New York Times)	4, 23-24, 30-31
1462	APELMAN, J. S. (C/D) PO Box 283 Covington LA 70434 (by M. S. Kazanjian)	4, 12 (National Currency Bank Directories), 23
1460	ASHBY, STEVE PO Box 665 Draper UT 84020 (by H.J.W. Daugherty)	1, 2 (Western), 3-4, 6, 20-24, 26, 30-31
1465	BAMBARA, S. B. 6000 Woodknoll Ct Raleigh NC 27606 (by Gene F. Mack)	1, 4, 12 (beehives, bees, insects and related), 20, 30
1456	CHURCHILL, PAUL G. 2118 Carroll Dale Rd Eldersburg MD 21784 (by Larry Adams)	5, 21
1461	EDELSON, STEVEN L. 8706 Colonial Rd Brooklyn NY 11209-4904	
1463	GODFREY, ALAN R. 35, Ardbeg Rd Dulwich, London SE24 9JL United Kingdom (British Cheque Collectors Society)	1, 4-5, 9, 21
1459	ISHAM, HAROLD K. SR (C/D) 19 Barnacle Rd Yarmouth Port MA 02675 (by H.J.W. Daugherty)	20, 22, 30
1454	KRAUS, JOANNE 9621 Royalton Dr Beverly Hills CA 90210 (from The American Revenuer)	7 (British)
1472	LAWING, MORRIS PO Box 9494 Charlotte NC 28299 (by Gene F. Mack)	1, 2 (Southern)
1458	LINN, KENNIE M. 755 N. Saginaw St Owosso MI 48867 (from The American Revenuer)	7 (India)
1457	LORD, PHILIP MICHAEL 14, Garsdale Rd, Newsome Huddersfield HD4 6QZ United Kingdom (British Cheque Collectors Society)	5, 20, 23
1470	MARKEY, JOSEPH L. 3508 W. Mandalay Ln Phoenix AZ 85023 (from The American Revenuer)	1-2, 14, 31
1469	MORTON, ROBERT D. 349 Timrod Rd Manchester CT 06040 (from article in The New York Times)	
1471	NUNES, JOHN J. 80 Fredericks Rd Scotia NY 12302 (by Ed Lipson)	
1467	SHARP, WILLIAM F. (C/D) 1113 Ollerton Rd West Deptford NJ 08066 (from article in The New York Times)	4, 20, 24-25
1464	SMITH, KIMBERLY 909 Hall Av Fayetteville AR 72701 (from article in The New York Times)	2 (pre-1900), 31
1455	SUK, CHARLES J. 19 John St Rockaway NJ 07866 (by John O'Hare)	20, 31
1453	WILSON, DENIS E. SR 379 Johnson Av Gloversville NY 12078	1, 2 (Gloversville and Johnstown; Fulton and Herkimer Counties, NY), 4, 8, 30)
1468	ZIEGMAN, WILLIAM M. 150 Clement Av Akron OH 44319 (by Lee Polekse)	1, 2 (Holmes & Wayne Co., OH), 12 (foundries, mills), 20, 31

REINSTATED

0148	COHASCO, INC. (D) Postal 821 Yonkers NY 10702	1, 21, 23, 30
0868	HORWEDEL, LOWELL C (C/D) PO Box 2395 Lafayette IN 47906	2 (CA), 23, 26
1404	MCKNIGHT, MURRAY 68 King St. E., Apt. 204 Bowmanville ON L1C 3X2 Canada	1, 5-8, 12 (old greeting cards, early advertising, old postcards), 20, 22, 30-31

ADDRESS CHANGES

0089 NIELSEN, C. M. PO Box 21005 Salt Lake City UT 84121

CURRENT ADDRESS NEEDED - please notify the Secretary if you know the current address of the following member:

0463 SCHNEIDER, DAVID former address: PO BOX 17304 Memphis, TN 37117

AREAS OF COLLECTING INTEREST

1 - Checks - General
2 - Checks (regions or states of special interest)
3 - U.S. Government Checks
4 - Miscellaneous Fiscals (Bank Drafts, Bills of Exchange, Certificates of Deposit, Promissory Notes, Receipts, Warrants)
5 - Checks - Great Britian
6 - Checks - Canada
7 - Checks - World (regions or countries of special interest)
8 - Travellers Cheques or Money Orders
9 - Specimen Checks
10 - Ration Checks
11 - Refund/Rebate Checks
12 - Other (specify)
14 - Counter and Modern Checks
20 - Vignettes
21 - Autographs
22 - Railroads, Steamboats, Mining
23 - Banking History
24 - Security Printing and Printers
25 - Check Protectors and Cancel Devices
26 - Wells Fargo History
30 - Stocks and Bonds
31 - Revenue Stamped Documents
32 - Emergency Script

(C/D) - Collector/Dealer; (D) - Collector

CALL FOR NOMINATIONS

Nominations for the Board of Directors of the American Society of Check Collectors, Inc., will be received by the Secretary from members of the Society until February 1, 1994. Each nominee for Director must indicate an acceptance of the nomination and willingness to serve if elected. Mail nominations to:

Coleman Leifer, Secretary
PO Box 577
Garrett Park, MD 20896

DUES NOTICES

Dues notices are being mailed to members whose membership expires with this issue. Annual dues are $10 ($15 members outside the U.S., Canada and Mexico.) Two-year renewals are not being offered this year because of the uncertainty of future postage rates and printing costs. Please send your renewals promptly to the Secretary.

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

TREASURER'S REPORT

Cash on hand (11/01/92)	4515.23
Revenue:	
Dues and Ads	4369.00
Interest	0.00
Expenses	5394.65
Balance (11/01/93)	3119.58

Respectfully Submitted,

Michael A. Zier
Treasurer, ASCC

ACROSS OUR DESK

Price lists, fixed price and mail bid catalogs, journals, etc., received and compiled as a resource for our members. Items with an (S) may require a subscription. Please write first to the company.

Books and References

- *"A Catalogue of Nevada Checks, 1860-1933"* by Douglas McDonald. Lists thousands of checks, drafts, warrants and other fiscal documents. All pieces are priced and rated as to rarity. Many are illustrated. Ordering details from: Castenholz and Sons, 1055 Hartzell Sreet, Pacific Palisades, Ca 90272.
- *"Owning Western History, a guide to collecting rare documents, historical letters and valuable autographs form the Old West"* by Warren R. Anderson. Illustrated by over 75 photographs of many types of documents. Ordering details from: Mountain Press Publishing Company, PO box 2399, Missoula, MT 59806.
- *"Interesting Notes About Territories"*, by Roger H. Durand. A reference for collectors with information about Indian Territory, Jefferson Territory, Northwest Territory and Orleans Territory. Information about the westward expansion from the original thirteen states. Ordering details from: Roger H. Durand, P.O. Box 186, Rehoboth, MA 02769.
- *"Territorial Florida Banks & Bonds 1821-1845"*. A new reference for collectors of Florida Territorial items and those interested in early banking history. Ordering details from: Carling's of Florida, PO Drawer 580, Pomona Park, FL 32181-0580.

Price Lists, Catalogs, Mail Sales, Etc.

(S) Monthly price lists of checks, bank tokens, postcards and related items. Lee Poleske, Box 871, Seward, AK 99664.

- Extensive price list of checks, drafts, promissory notes, etc. arranged by states and locations. M.S. Kazanjian, 25 King Philip Ave., Barrington, RI 02806.

(S) List of checks, stocks and bonds, historical documents. Yesterday's Paper, PO Box 819, Concrete, WA. 98237.

(S) Regular catalog of CSA and obsolete bank notes, scrip, bonds and financial documents. Hugh Shull, PO Box 712, Leesville, SC 29070.

- Price list of archival albums and mylar holders for checks, bank notes and scrip, currency, etc. Also, an extensive list of checks, drafts, warrants, stocks and bonds. Oregon Paper Money Exchange, 6802 S.W. 33rd Place, Portland, OR 97219.

(S) Catalog of regular mail bid auctions of revenue stamps, checks, documents, stock certificates and related items. H.J.W. Daugherty, PO Box 1146, Eastham, MA 02642.

(S) Catalog of over 2000 checks, drafts, notes and receipts for collectors arranged by states. Gene F. Mack, P.O. Box 60991, Jacksonville, FL 32236.

- Stock certificates for collectors. Advise of your collecting interests for current list. American Vignettes, PO Box 155-CC, Roselle Park, NJ 07204.

(S) Regular list containing a variety of historical documents, including checks, autographs, manuscripts, embossed revenues, etc. Edward J. Craig, 41 Third Street, Newport, RI 02840.

* Net price list of Revenue Stamped Paper 1993. Includes about 700 checks, drafts, receipts and certificates. Michael E. Aldrich, PO Box 130484, St. Paul, MN 55113.

(S) Catalog of Mail Bid Sale of checks, drafts, and misc. fiscal paper, stocks and bonds. Also, a fixed price list of reference books. Gypsyfoot Enterprises, PO Box 350093, Grantsdale, MT 59835.

- Souvenir cards, copies of items of ABNCo archives of interest to collectors. American Bank Note Commemoratives, 7 High Street, Suite 12, Huntington, NY 11743.
- Price list of RN-bearing checks, drafts, etc., available to collectors. A.J. DeVincent, 1463 Blue Bell Road, Blue Bell, PA 19422.

(S) Mail bid auction list featuring checks, stocks and bonds, obsoletes, receipts, ephemera and paper Americana. James J. Reeves, Box 219, Huntingdon, PA 16652-0219.

* Periodic list of fiscal paper, including checks, drafts, notes, etc. Gary Ronk, 6247 Cove Rd., Roanoke, VA 24019.

(S) Price list of British and some overseas cheques. Collector's Gallery, 6 & 7 Castle Gates, Shrewsbury SY1 2AE, United Kingdom.

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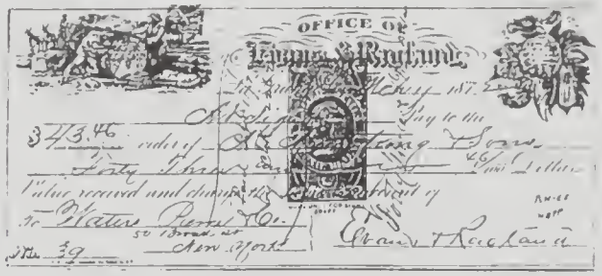

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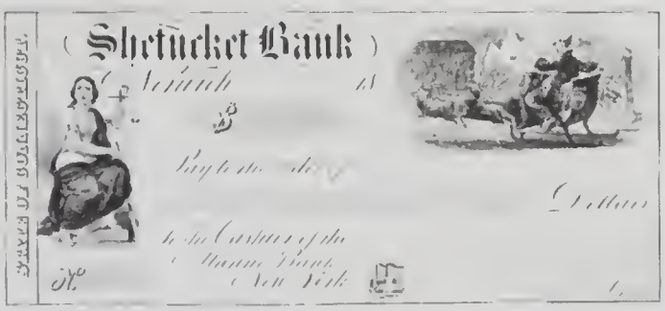

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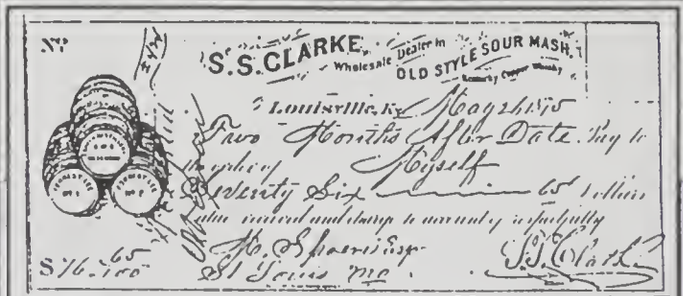

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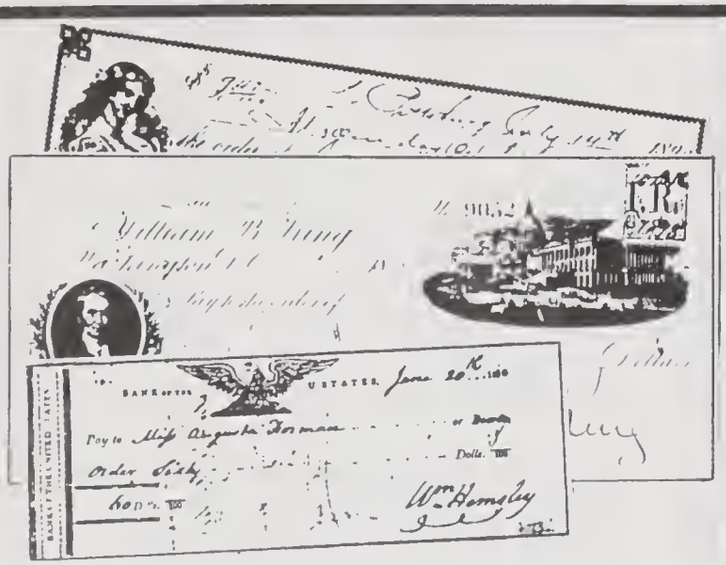

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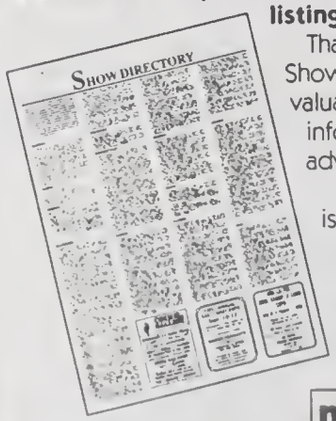

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